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Recipients of Old-Age Assistance: Personal and Social
Characteristics
Employment Problems of Older Workers

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HEALTH, EDUCATION, AND WELFARE

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Social Security in Review

MONTHLY benefits under the old-age, survivors, and disability insurance program were being paid to 9.3 million persons at the end of January—about 133,000 more than at the end of December. The increase in the number of beneficiaries has exceeded 50,000 every month of the past 12 and 52 months out of the past 54. In the 4½ years from July 1952 to January 1957 the average monthly increase has been 86,000, and the number of beneficiaries has more than doubled—rising 4.6 million to 9.3 million.

Monthly benefits being paid at the end of January totaled \$490.3 million, about \$7.7 million more than the total a month earlier. The average monthly amount for old-age benefits in current-payment status had been steadily rising from June 1952 to October 1956, when it reached \$63.31. In November, however, about 92,000 retired woman workers aged 62-64 were awarded monthly old-age benefits that, because of the actuarial reduction for early retirement, averaged \$48.26. As a result the average old-age benefit in current-payment status dropped to \$63.09 at the end of November. The average remained at that figure in December, but in January it rose 5 cents, to \$63.14.

Awards of monthly benefits were made to almost 190,000 persons in January, about 37,000 more than in December. This total was more than in any other month except November 1956, when monthly benefits were first awarded to women aged 62-64—(other than women entitled to benefits because they had an entitled child in their care). In January, 63,000 awards were made to women aged

62-64, bringing the total number of such awards to 411,000.

Lump-sum death payments totaling \$11.5 million were awarded in January to 59,100 persons, more than in any other month since the beginning of the program. These lump-sum payments were based on the earnings records of 56,700 deceased workers; the average lump-sum payment per worker was \$201.91, a new high.

During January, almost 378,000 applications for benefits were filed in the district offices of the Bureau of Old-Age and Survivors Insurance. This is the largest number filed in any month since the beginning of

the program and is 23 percent more than the previous record number filed last October. The large number of applications resulted partly from a sharp increase in claims filed in the farm areas of the country. Almost 113,000 of the applications were from self-employed farm operators and their dependents. Many applications came from other workers who qualified for benefits solely from work newly covered under the 1954 amendments to the Social Security Act. About 63,000 of the applications filed in January were from women aged 62-64; the total number of women in this age group who have filed ap-

	January 1957	December 1956	January 1956
Old-age and survivors insurance:			
Monthly benefits in current-payment status:			
Number (in thousands)	9,261	9,128	8,004
Amount (in millions)	\$490	\$483	\$415
Average old-age benefit (retired worker)	\$63.14	\$63.09	\$62.02
Average old-age benefit awarded in month	\$64.29	\$61.67	\$70.18
Public assistance:			
Recipients (in thousands):			
Old-age assistance	2,512	2,514	2,546
Aid to dependent children (total)	2,299	2,271	2,206
Aid to the blind	108	107	105
Aid to the permanently and totally disabled	271	269	245
General assistance (cases)	334	305	331
Average payments:			
Old-age assistance	\$57.78	\$57.99	\$54.32
Aid to dependent children (per family)	95.20	95.03	88.29
Aid to the blind	63.16	63.12	58.13
Aid to the permanently and totally disabled	58.49	58.83	56.21
General assistance (per case)	56.85	56.12	54.57
Unemployment insurance:			
Initial claims (in thousands)	1,562	1,229	1,349
Beneficiaries, weekly average (in thousands)	1,453	941	1,200
Benefits paid (in millions)	\$178	\$104	\$136
Average weekly payment for total unemployment	\$27.73	\$27.42	\$26.61

lications for monthly benefits is now 542,000. Further sharp increases in the beneficiary rolls are expected in the next few months.

● Seasonal factors during January contributed substantially to the increased caseloads in the programs of aid to dependent children and general assistance—the two public assistance programs with the largest changes for the month. The number of families receiving aid to dependent children increased 1.2 percent or 7,200, and the number of general assistance cases rose 9.5 percent or 29,000. The continuing decline in the number of persons receiving old-age assistance, which had been interrupted by a slight rise in December, was resumed in January when the number dropped 2,000. The upward trends were continued in aid to the blind and aid to the permanently and totally disabled, but the increases were relatively small. For aid to the permanently and totally disabled, January marked the eighth consecutive month in which the national increase in the number of recipients was less than 1 percent.

Forty-eight of the 52 States reporting had larger caseloads for the program of aid to dependent children in January than in December. Most of the increases were relatively small; the largest was 5.6 percent in Montana. Four-fifths of the States reporting on general assistance had

larger caseloads in January. About half reported increases of 10 percent or more, and in five States the increases ranged from 21 percent to 54 percent. For the other programs, appreciable changes were confined to a few States. In Mississippi, 1,890 more aged persons received old-age assistance in January than in the preceding month, principally as a result of recent liberalizations in that State's policies. Kentucky's program of aid to the permanently and totally disabled, which has been operating for only 5 months, expanded substantially during January.

A recent policy change in Massachusetts was primarily responsible for related caseload changes in January—an increase of 230 in old-age assistance and a decrease of 430 in aid to the permanently and totally disabled. In November the State began making old-age assistance payments to needy aged aliens who have lived in this country 20 years or more. Such persons who are disabled had been eligible for aid to the permanently and totally disabled, and those who are aged 65 or over are now being transferred to the program of old-age assistance.

Primarily because of caseload increases in aid to dependent children and general assistance, total expenditures for assistance in January, \$251.8 million, were \$2.1 million higher than in December. Payments for aid to dependent children and general as-

sistance increased \$787,000 and \$1.9 million, respectively. The \$653,000 drop in expenditures for old-age assistance—the only program in which payments declined—reflected largely the \$646,000 decline in payments in Colorado, which lowered from \$112 to \$100 the State maximum on payments to the aged.

In general assistance the national average payment per case rose 73 cents; changes in averages for the special types of public assistance were much smaller. Among the States, most of the changes in average payments were small in all programs. Greater-than-average increases and decreases were, as usual, more common in general assistance than in the special types of public assistance. In some States, vendor payments for medical care accounted for a large part of the variation in average payments in the special types of public assistance.

Sizable changes in average payments in a few States resulted from policies initiated in January. The lowering of the maximum on old-age assistance payments in Colorado was primarily responsible for a decrease of \$12.08 in the average payment. When Maryland raised the maximum payment from \$175 to \$180 for families receiving aid to dependent children, the average payment per family rose \$1.68. In the District of Columbia, increases in average payments

(Continued on page 32)

	January 1957	December 1956	January 1956	Calendar year 1956	1955
Civilian labor force, ¹² total (in thousands)	65,830	67,029	65,775	67,530	65,847
Employed	62,890	64,550	62,891	64,979	63,193
Unemployed	2,940	2,479	2,885	2,551	2,654
Personal income ¹³ (billions; seasonally adjusted at annual rates),					
total	\$335.2	\$334.0	\$312.7	\$325.2	\$306.1
Wage and salary disbursements	233.0	232.9	216.2	225.1	210.4
Proprietors' income	41.6	41.5	38.4	40.8	39.0
Personal interest income, dividends, and rental income	40.3	38.9	38.9	39.2	37.4
Social insurance and related payments	14.4	14.0	12.9	13.5	13.1
Public assistance	2.7	2.7	2.5	2.6	2.5
Other	10.0	10.0	9.5	9.9	9.0
Less: Personal contributions for social insurance	6.7	6.0	5.7	5.8	5.2
Consumer price index, ¹⁴ all items	118.2	118.0	114.6	116.2	114.5
Food	112.8	112.9	109.2	111.7	110.9
Medical care	135.3	134.7	130.7	132.6	128.0

¹ Data relate to continental United States, except that personal income includes pay of Federal personnel stationed abroad.

² Bureau of the Census.

³ Data from the office of Business Economics, Department of

Commerce. Components differ from those published by the Department, since they have been regrouped; for definitions, see the *Annual Statistical Supplement, 1955*, page 7, table 1.

⁴ Bureau of Labor Statistics.

Recipients of Old Age Assistance: Personal and Social Characteristics

by FRANK J. HANMER*

In early 1953 the Bureau of Public Assistance and the State assistance agencies cooperated in a nationwide survey of the recipients of old-age assistance in an attempt to gain a better understanding of their economic and personal characteristics. The following article continues the series of Bulletin reports on the survey findings.

FOR many persons, old-age is a period of life characterized by losses of many kinds. There are, for example, such personal losses as the death of a spouse, other family members, and friends; the loss of close contact with other family members and friends through geographical separation; and the loss of health. Perhaps one of the greatest losses, however, is that in income and resources that may follow the loss of a spouse or a job. Without money, the aged person is unable to procure the food, shelter, clothing, and medical care necessary to sustain his life.

Aged persons with incomes that are insufficient to purchase the necessities of life, and with the personal and social problems that frequently accompany inadequate income, may apply for aid under programs of old-age assistance. The States have operated these programs within the framework of the Social Security Act since 1936. Each State determines the scope of the program by formulating its own statewide standard of assistance (the quality, quantity, and cost of the essentials of living) and by establishing policies governing eligibility for assistance (for example, lien laws, residence requirements, and limitations on income and resources). The Federal Government matches State and local expenditures for assistance, including payments to the persons or institutions supplying medical care, up to a specified maximum amount for an eligible aged individual.¹

* Division of Program Statistics and Analysis, Bureau of Public Assistance.

¹ The maximum payment in which the Federal Government shares was raised from \$55 to \$60, effective October 1, 1956.

By providing recipients with money with which to buy such necessities of life as food, clothing, and shelter, the old-age assistance program aids these individuals to use their full capacities for independent living. Thus the money payment helps the needy aged person to maintain a feeling of his own worth and adequacy by letting him manage his own affairs and enabling him to continue to live in his own home as long as possible and participate in the life of the community. Through the casework process, moreover, the individual's needs, experiences, resources, and drives are explored and used to encourage the recipient to retain or achieve the maximum possible degree of self-care and self-development.

To plan effectively for appropriate financial and social services for recipients of old-age assistance, it is necessary to obtain an overall picture of what these persons are like. Accordingly, to achieve a better understanding of the requirements, incomes, resources, housing, and personal characteristics of recipients, all but four jurisdictions—Alaska, Puerto Rico, Vermont, and the Virgin Islands—conducted a sample survey² in early 1953 in accordance with a

² For study data on income, resources, and requirements, see Charles E. Hawkins, "Recipients of Old-Age Assistance: Income and Resources," *Social Security Bulletin*, April 1956, and Charles E. Hawkins, "Recipients of Old-Age Assistance: Their Requirements," *Social Security Bulletin*, February 1957. For tabular data by State and highlights from the study see *Recipients of Old-Age Assistance in Early 1953 (Part I—State Data)*, Public Assistance Report No. 26, June 1955; cross tabulations for the Nation and analysis of national data will be published in the near future as Part II of the same report.

plan of the Bureau of Public Assistance.

This article deals with the personal and social characteristics of the 2.6 million recipients then on the rolls³ and answers certain questions regarding them: How does advancing age affect the characteristics of recipients? How do the characteristics of women differ from those of men? Does place of residence affect the recipients' characteristics? What types of living arrangements do recipients have? In what respects do those who need help in caring for themselves differ from other recipients? What is the typical old-age assistance recipient like?

To answer the last question first: the typical recipient, the survey indicated, was a widow almost 75 years old, who was white and had been receiving assistance for 4 years and 8 months. She lived alone in quarters that she maintained herself in a rural-nonfarm area. The county in which she resided was nonmetropolitan—that is, it did not contain a city of 50,000 or more, nor was it closely integrated with another county containing such a city. Fortunately, she was able to take care of herself as far as the activities of daily living were concerned.

Age

Generally speaking, the older an aged person is, the greater are the chances that he will need financial aid. Perhaps the chief reasons for increased economic dependence in older years are physical inability to participate in the labor force, failure to

³ In June 1953 some 4.3 million aged persons had old-age and survivors insurance benefits, 1.3 million had income from other pension or retirement plans, and 4.0 million had earnings from employment or were the wives of earners. Most of the 2.6 million recipients of old-age assistance could not compete successfully in the labor market, however, and five-sixths of them did not have old-age and survivors insurance benefits.

attain insured status under old-age and survivors insurance, and the greater prevalence of widowhood. Changes in the old-age and survivors insurance program—such as the extension of coverage to additional occupations and the liberalization of the retirement test—were least beneficial to the oldest persons among the aged, since those with work experience were likely to have been out of the labor market for years before the changes and many elderly widows were never in the labor force. In addition, older men and women are more likely to have exhausted their savings or other resources and to need expensive medical care because of failing health.

These factors help to explain why recipients are a comparatively older group of aged persons. The survey showed that about 1 in 10 persons in the general population aged 65-69 was a recipient, compared with more than 3 in 10 persons aged 80 or over. The largest number of aged in the general population is found in the group aged 65-69, and the number declines for each succeeding 5-year group. As age increases, however, the rise in the incidence of need approximately offsets the drop in population, and recipients fall into four nearly equal age groups. About 20 percent of the recipients were aged 65-69; 30 percent, 70-74; 25 percent, 74-79; and 25 percent, 80 and over. Half the recipients were aged at least 75, compared with a median age of 71 for the entire aged population in 1950. The proportion of recipients aged 75 and over (49 percent) was half again as great as that of all aged persons in July 1953 (32 percent).

The individual States varied considerably with regard to the percentage of recipients in different age intervals but varied even more when recipients were related to the population in each of the age brackets. Out of every 1,000 persons aged 65-69 in the population the number of recipients ranged, for example, from a low of 18 in the District of Columbia to highs of 276 in Oklahoma and 399 in Louisiana. The recipient rate for this age group was less than 90, however, in about half the States. In contrast, the rate for those aged

80 and over was less than 90 only in the District of Columbia and was at least 345 in half the States. In nine States more than half the population aged 80 and over received assistance.

Age has a profound effect upon the other characteristics of recipients (table 1). As age advances, there is an increase in the proportions who are white and who are men, as well as in the proportions requiring considerable care from others because of chronic illness or infirmity, living in the home of a son or daughter or in an institution, and lacking income other than the assistance payment. At the same time there is a drop in the percentage of recipients who have income from old-age and survivors insurance or earnings and who live with their spouse in their own household.

Although all recipients are needy, the characteristics of those aged 80 and over show that they are more dependent on other persons for physical aid and on the assistance payment for financial help than recipients aged 65-69. The assistance payment was the only source of in-

come, including such noncash items as shelter provided by someone else, for almost half the oldest recipients but for only three-tenths of those aged 65-69. Old-age and survivors insurance benefits were less than one-fifth as prevalent for the older group, and earnings were one-fourth as common; only 5 percent had old-age and survivors insurance benefits and 3 percent had earnings. The median length of time on the assistance rolls was 10 years for the oldest group and 2 years for recipients under age 70, but these averages were 60 percent and 42 percent, respectively, of the maximum possible stay on the rolls for each group.

Four-fifths of the older recipients had no spouse or were not living with a spouse, compared with about three-fifths of those aged 65-69. Consequently, they lived in their own households with a spouse only half as often as the younger recipients, but they resided in the home of a son or daughter twice as frequently and in an institution more than four times as often. Moreover, relatively more of them suffered from a severe in-

Table 1.—*Old-age assistance: Personal and other selected characteristics of recipients, by age, early 1953*

Characteristic	All recipients	Age group			
		65-69	70-74	75-79	80 and over
Total number of recipients	2,570,600	543,500	768,500	638,100	616,600
Total percent	100.0	100.0	100.0	100.0	100.0
Race:					
White	82.6	81.6	81.0	83.8	84.1
Nonwhite	17.4	18.4	19.0	16.2	15.9
Sex:					
Male	40.3	37.4	40.1	41.5	42.0
Female	59.7	62.6	59.9	58.5	58.0
Physical and mental condition:					
Bedridden	3.6	2.0	2.3	3.2	7.0
Not bedridden but requiring considerable care from others	14.3	7.7	9.6	14.0	26.4
Able to care for self	82.1	90.3	88.1	82.8	66.6
With no spouse or spouse not present	69.1	61.3	65.2	70.3	80.0
Living arrangement:					
In own home, total	67.1	73.9	72.5	66.9	54.5
Alone	26.5	25.7	28.3	27.7	23.5
With spouse	29.3	37.2	33.4	27.9	18.5
Other	11.4	11.0	10.9	11.2	12.5
In home of son or daughter	15.8	11.8	12.9	16.4	22.3
In other relative's home	4.8	4.4	4.5	4.8	5.7
In institution	4.7	2.2	2.9	4.3	9.4
Other	7.6	7.7	7.1	7.6	8.1
With no income other than assistance	38.7	30.2	34.7	42.5	47.3
With old-age and survivors insurance benefits	17.4	28.1	22.2	14.1	5.2
With earnings of recipient or spouse	7.0	11.1	8.8	5.0	2.9
Recipient rate per 1,000 aged population ¹	193	105	200	274	317
Median number of years receiving old-age assistance	4.7	2.1	4.6	6.9	10.2

¹ Population estimate for 49 States as of July 1, 1953, based on data from the Bureau of the Census,

Current Population Reports, Population Estimates, Series P-25, No. 146, table 3.

firmity; one-third needed considerable help in caring for themselves, compared with one-tenth of the recipients under age 70. The proportion who were bedridden (7 percent) was three and one-half times that for the younger group.

Sex

Three out of every 5 recipients in the study were women. There were 48 percent more women than men among recipients compared with 14 percent more women in the aged population in July 1953; a higher dependency rate for women than for men is thus indicated. The percentage distributions of recipients and of the aged population, by sex, for each age group for which population data are available, as well as the recipient rates for each sex, are shown below.

Age	Percentage distribution				Number of recipients per 1,000 aged population	
	Recipients		Population aged 65 and over (July 1, 1953)			
	Men	Women	Men	Women	Men	Women
Total...	40	60	47	53	166	217
65-69.....	37	63	49	51	81	128
70-74.....	40	60	47	53	172	224
75-79.....	41	59	46	54	248	297
80-84.....	42	58	44	56	309	342
85 and over..	42	58	41	59	302	294

The greater longevity of women is reflected in the percentages for each age interval. This effect is apparent in the steady rise in the proportion of women in the general population with each increase in age interval, but is obscured by other factors when only the recipients are considered. The percentage of women in the population rises from 51 percent of the group aged 65-69 to 59 percent of those aged 85 and over but, among recipients, falls from 63 percent of those under age 70 to 58 percent of those aged 80 or over. If the incidence of need were the same for both men and women, the ratio of women to men in a given age interval would be the same for recipients as for the population.

The recipient rate for women, however, was greater than that for men

for all groups except those aged 85 and over; the difference was largest for the age group 65-69 and diminished with each higher age interval. For the age group 65-69 the recipient rate for women was 58 percent greater than that for men, but for those aged 85 and over it was about the same. Accordingly, the decrease in the percentage of women that takes place with an increase in age interval is due to the comparatively higher incidence of need among women than men in the younger age intervals. The recipient rate for women (217 per 1,000 aged women) was, of course, much greater than that for men (166 per 1,000).

There are many reasons why the incidence of need is greater for aged women than for aged men in general and especially in the younger age intervals. When husbands who have failed to gain protection under old-age and survivors insurance or some other retirement plan die, their widows have difficulty finding employment because they have spent their lives as housewives. In June 1953, almost 4 in every 10 aged men had income from employment, compared with 1 in 12 aged women (excluding wives of earners from the group with income). Labor-force participation for aged men declines with an increase in age, however, so that older men lose their economic advantage over women. The other major source of income for the aged—old-age and survivors insurance benefits—was likewise received by a higher proportion of men, and their benefits were larger on the average. Moreover, the incomes and resources of men are greater and therefore last longer. The effect of advanced age on the incomes of men and women is known for 1949. For the noninstitutional aged population in 1950 with income in 1949, the median income for women, excluding married women living with their husbands, was \$720 for those aged 65-74, or half that for men of the same age; and it was \$620 for those aged 75 and over, or four-fifths of that for men.

The recipient rates for both men and women reach a peak for those aged 80-84 and then decline—more sharply for women than for men.

Possibly there is less need among those aged 85 and over, or their needs are taken care of in some way other than through public assistance. Perhaps there is less need because mortality rates may be higher for assistance recipients than for those who are in better economic circumstances. If this assumption is correct, it would mean that more of those who have adequate income and resources survive to the older ages.

There is an indication, however, that relatively more potential recipients in the older ages are kept off the rolls because they are cared for either in institutions or by their children. In 1950, 4 percent of all men aged 75-84 and 8 percent of those aged 85 and over were in institutions; for women the corresponding ratios were 5 percent and 10 percent. Aged persons in institutions are not eligible for Federal aid under old-age assistance if they are in public nonmedical institutions or in private charitable institutions that provide lifetime care in exchange for a modest lump-sum payment. The proportion of aged persons living in the home of a child in 1950 rose from 15 percent of men aged 75-84 to 28 percent of those aged 85 and over, and from 29 percent of women aged 75-84 to 41 percent of the oldest group. Since many of these older persons have their needs provided for by their children, they do not need assistance. The drop in the recipient rate is greater for women than for men because the proportion of women aged 85 and over in the population who live in the home of a son or daughter is considerably higher than that for men of advanced age.

The greater prevalence of the widowed among aged women and their less favorable economic status are reflected in a comparison of the characteristics of the men and women receiving assistance. Cash income other than the assistance payment, for example, was received by 30 percent of the women but by 43 percent of the men. Thirteen percent of the women were being paid old-age and survivors insurance benefits, and 4 percent had earnings—percentages about half those for men. As shown in the accompanying chart, slightly

more than half the men were not living with a wife, but about 4 out of every 5 women did not have a spouse present. As a result, relatively twice as many women as men lived in the home of a son or daughter (20 percent compared with 10 percent), and 30 percent of the women and 21 percent of the men lived alone in quarters for which they had primary responsibility.

Data on age and length of time on the rolls indicate that women usually need assistance at an earlier age than men. Men and women had been on the assistance rolls about the same length of time (4.6 years and 4.7 years, respectively) when the study was made. The men were half a year older than the women; their median age was 75.1, compared with 74.6 for women. The median age for male recipients was about 4 years higher than that for aged men in the population, but the median age for women who were recipients was only 3 years greater.

Although the incidence of need was greater for women than men in all but one State, women recipients were in the minority in three States. In Hawaii they constituted 22 percent of the caseload and in Nevada, 44 percent; in Rhode Island, 68 percent of the recipients were women—the largest proportion in any State. The States with relatively few women recipients are chiefly Mountain States, which have the highest ratio of aged men to aged women in the Nation. States with comparatively few women recipients generally had below-average beneficiary rates for old-age and survivors insurance and above-average recipient rates for old-age assistance. Hawaii, the only jurisdiction where the recipient rate for men exceeded that for women, had a nonwhite caseload that was overwhelmingly male.

Race

Despite higher dependency rates for nonwhite persons, the recipients of old-age assistance are a predominantly white group because the aged population is largely white. In 1953, for the country as a whole, 93 percent of the aged population and 83 percent of the old-age assistance caseload

were white. The incidence of need in each 5-year age interval was about three times as great for nonwhite aged persons as for white persons. Almost half of all nonwhite aged persons were recipients of old-age assistance. The dependency rate for the nonwhite group was highest for those aged 80-84; 8 out of 10 received old-age assistance. The nonwhite population of this age represented, however, only about one-half of 1 percent of all aged persons. The percentage distribution of the aged population and of recipients of old-age assistance in 1953 by age and race is given below.

Race and age	All aged persons ¹	Old-age assistance recipients
Total.....	100.0	100.0
White.....		
65-69.....	93.2	82.6
70-74.....	36.3	17.3
75-79.....	26.9	24.3
80-84.....	16.4	20.8
85 and over.....	8.8	13.3
Nonwhite.....		
65-69.....	6.8	17.4
70-74.....	2.6	3.9
75-79.....	2.0	5.7
80-84.....	1.1	4.0
85 and over.....	.6	2.6
	.5	1.2

¹ Data from the Bureau of the Census, *Current Population Reports, Population Estimates*, Series P-25, No. 146, table 3, p. 15.

Economic and social data show that the nonwhite group is disadvantaged. Their mortality rates are higher for all age groups under 75 than the rates for the white population—a difference reflecting not only a lower standard of living but also the fact that medical care is less accessible. Thus, fewer nonwhite persons survive to old age, and those who do are more likely to be widowed. In 1953, about 72 percent of all aged nonwhite women were widows, compared with 53 percent of the aged white women. The median income in 1949 of all aged nonwhite persons with income was \$473, or only 54 percent of the average of \$883 for aged white persons.

Nonwhite recipients in most States and in the country as a whole were predominantly Negro. Nationally, Negroes accounted for 96 percent of the nonwhite recipients, American Indians for 3 percent, and other races for 1 percent. In Hawaii persons of

"other race" made up more than 90 percent of the caseload, and American Indians outnumbered Negroes in 11 States—most of them Mountain States. In five of these States, American Indians represented 5-13 percent of all recipients. Negroes, on the other hand, formed a sizable group of recipients in some of the other States; they were in the majority in the District of Columbia, Mississippi, and South Carolina and were more than 30 percent of the caseloads of about two-thirds of the other States in the South.

Additional characteristics of nonwhite recipients will be considered in the discussions of other specific characteristics. It must be borne in mind, however, that since about three-fourths of the nonwhite recipients lived in the South the characteristics of the group are by and large those of the Negro residents of rural areas.

Tabulations of white and nonwhite recipients by place of residence were not prepared from the study, but data from the 1950 *Census of the Population* indicate that aged nonwhite persons lived predominantly in rural areas in the South and highly urban places in other regions. In the South, for example, 55 percent of all aged nonwhite persons but 52 percent of the aged white persons lived in rural areas. In the Northeastern and North Central States, in contrast, 83 percent and 74 percent, respectively, of all elderly nonwhite persons lived in urbanized areas (places with a population of 50,000 or more), compared with 62 percent and 38 percent, respectively, of aged white persons.⁴ Data for Illinois, New York, and Pennsylvania, moreover, indicate that nonwhite persons are found mostly in large cities like Chicago, New York City, Philadelphia, and Pittsburgh. The urban characteristics of nonwhite recipients who live outside the South are outweighed by those of recipients in rural areas of the South.

Residence

Recipient rates vary significantly with place of residence. Recipients

⁴ Bureau of the Census, Special Report PE No. 5A, 1950, *U. S. Census of the Population, Characteristics by Size of Place*, table 6, pp. 56-59.

living in nonmetropolitan counties outnumbered recipients in metropolitan counties 3 to 2, despite the fact that only 46 percent of the aged population lived in nonmetropolitan counties.⁵

Most recipients in nonmetropolitan counties resided in rural-nonfarm areas, but most of those in metropolitan counties lived in large cities. Of every 100 recipients, 59 resided in nonmetropolitan counties—26 in rural-nonfarm areas, (that is, small towns and villages with fewer than 2,500 persons or in the open country), 12 on farms, 11 in cities of 2,500-9,999 population, and 10 in cities with populations of 10,000-49,999. Of the 41 out of every 100 recipients who lived in metropolitan counties, 25 resided in cities of 100,000 or more population, 9 dwelt in cities of 10,000-99,999 persons, 2 lived in cities with a population of 2,500-9,999, and 5 were in rural places of fewer than 2,500 persons or on farms. All told, 56 percent of the recipients resided in cities of various sizes in metropolitan and nonmetropolitan counties, 13 percent dwelt on farms, and 31 percent lived in sparsely settled areas, although they were not living on farms.

As in the Nation as a whole, a majority of the recipients in 35 of the 49 reporting States lived in nonmetropolitan counties. The proportion of recipients who resided in nonmetropolitan counties in a given State was determined to some extent, of course, by the size and prevalence of such areas in that State. The District of Columbia, for example, is 100-percent metropolitan, and the other five jurisdictions where more than three-fourths of the recipients lived in metropolitan counties—California, Massachusetts, New Jersey, New York, and Rhode Island—were highly metropolitan. At the other extreme were five States—Idaho, Montana, Nevada,

North Dakota, and Wyoming—with no metropolitan counties.

The receipt of old-age assistance was more prevalent among aged persons in nonmetropolitan counties than in metropolitan counties, and dependency rates within nonmetropolitan counties were highest in rural-nonfarm areas. Nationally, old-age assistance was received by 15 percent of the aged in metropolitan counties. In the nonmetropolitan

counties about 25 percent of all aged persons were recipients.

Among States, the greatest difference between the incidence of need in the two types of counties was found in Kentucky, where the recipient rate in nonmetropolitan counties was nearly two and one-half times that in metropolitan counties. The nonmetropolitan rate was higher in 9 out of every 10 States with both types of counties.

Old-age assistance recipients, by sex and presence or absence of spouse, early 1953



⁵ Counties (towns in New England) were classified according to the 1950 Census as metropolitan if they contained a city of 50,000 or more persons or if they were contiguous to such a county and were socially and economically integrated with the central city. Localities within each type of county were classified as farm, rural-nonfarm, or urban (2,500 or more persons).

Table 2.—Old-age assistance: Personal and other selected characteristics of recipients, by place of residence, early 1953

Characteristic	Total	Metropolitan county					Nonmetropolitan county					
		Total	City with population of—			Other	Total	City with population of—		Rural-farm	Rural-nonfarm	
			100,000 or more	10,000–99,999	2,500–9,999			10,000–49,999	2,500–9,999		Town or village, population of less than 2,500	Other rural-nonfarm
Total number of recipients.....	2,570,600	1,062,600	631,700	231,100	60,400	139,400	1,508,100	250,000	279,400	314,800	392,500	271,300
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Living arrangement:												
In own home.....	67.1	58.9	58.0	57.4	57.8	65.8	72.9	67.3	71.4	66.7	79.8	77.0
Alone.....	26.5	27.1	28.5	25.7	27.0	23.6	26.0	29.8	30.2	12.8	32.4	24.2
With spouse.....	29.3	20.6	17.9	20.8	23.0	31.8	35.3	25.5	29.9	42.1	36.6	40.6
Other.....	11.3	11.2	11.7	10.9	7.8	10.4	11.5	11.9	11.3	11.7	10.9	12.1
In home of son or daughter.....	15.8	16.8	15.6	18.1	18.5	19.1	15.1	14.9	14.4	23.9	10.4	12.6
In other relative's home.....	4.8	5.5	5.5	5.7	5.7	5.3	4.3	4.0	4.1	6.4	3.3	4.0
In institution.....	4.7	6.6	6.3	6.8	9.8	6.4	3.3	5.9	4.6	.5	2.9	3.2
Other.....	7.7	12.2	14.6	12.0	8.2	3.4	4.3	8.0	5.5	2.5	3.6	3.3
With no spouse or spouse not present.....	69.1	77.6	80.6	77.2	75.8	65.6	63.2	73.1	69.1	55.5	62.3	58.0
Unable to care for self.....	17.9	18.7	18.0	18.9	22.2	20.0	17.4	19.0	18.7	18.1	15.8	15.9
Property ownership:												
Home.....	28.0	16.8	12.4	19.5	23.5	29.3	36.0	26.3	33.2	35.7	45.2	34.6
Cash reserve.....	17.7	25.3	25.0	30.4	23.5	18.8	12.3	17.5	13.6	8.2	13.5	9.4
Income:												
With no income other than assistance.....	38.7	43.9	45.7	42.9	42.8	37.7	35.1	40.0	41.3	18.3	42.6	32.7
With old-age and survivors insurance benefits.....	17.4	25.0	26.9	26.2	22.8	15.3	12.0	22.4	15.6	4.2	11.2	8.7
Median number of years receiving old-age assistance.....	4.7	4.5	4.5	4.4	4.4	4.5	4.8	4.8	5.2	4.3	5.4	4.7

Within nonmetropolitan counties, the incidence of need was not uniform; recipient rates were usually lowest for farm dwellers and highest for residents in rural-nonfarm areas. Thus, aged persons living in small towns and villages or in the open country were most likely to be recipients, especially in the Southern States, where frequently more than half the rural-nonfarm aged were on the assistance rolls. Except in some of the Southern States, the recipient rate for farm residents was lower than that for those who lived in cities of 2,500–49,999 population in nonmetropolitan counties.

Several economic and social factors account for the lower recipient rates of metropolitan counties and of farms in nonmetropolitan counties. A survey in 1951 showed that almost half the aged beneficiaries of old-age and survivors insurance lived in cities of 100,000 or more population and a fourth in cities of 10,000–99,999.⁶ Employment opportunities are greater,

moreover, in urban areas and on farms. Of the aged in the labor force in 1950, according to estimates of the Bureau of the Census, almost one-fifth of the men and about three-fifths of the women were in service industries—that is, they operated or worked in hotels or roominghouses, served as janitors and guards, or performed other services found typically in urban places—and three-tenths of the men worked in agriculture. Although few aged persons in rural areas had an opportunity in the past to gain protection under the old-age and survivors insurance system,⁷ those on farms have greater opportunity to work. On farms, for example, there is no forced retirement upon attaining age 65, and many farmers continue to operate their farms as long as they are able to do so. Those who are too old to work their own farms, moreover, frequently have a son or daughter run

⁶ Edna C. Wentworth, "Economic Situation of Aged Insurance Beneficiaries: An Evaluation," *Social Security Bulletin*, April 1954, page 16.

it for them or hire someone for that purpose, and they thus continue to have their needs taken care of. Children who have their own farms seem to be more willing to take in their aged parents, probably because room is more readily available than in city homes and because the aged on farms have a greater chance to provide useful services in return. Census data reveal a tendency among widows to move away from farms.⁸ Since aged widows are at the bottom of the economic scale, dependency rates are probably reduced for farms and raised for the small towns and villages in the vicinity to which the widows are most likely to move.

These economic and social factors are also reflected to some extent in the differences between the characteristics of recipients in metropolitan and nonmetropolitan counties. Thus, although in 1953 only 1 out of every 6 recipients had old-age and survivors insurance benefits, the receipt of income from this source was twice as prevalent in metropolitan counties

⁸ Bureau of the Census, *Current Population Reports, Population Characteristics, Series P-20*, No. 50 (December 1953).

as in nonmetropolitan counties, where only one-eighth of the recipients were beneficiaries (table 2). Farmdwellers had the smallest proportion with old-age and survivors insurance benefits (4 percent) but had the largest percent with some income in addition to the assistance payment (82 percent), chiefly because of home produce or shelter that was earned or contributed. Receipt of noncash income was almost twice as common in nonmetropolitan counties as in metropolitan counties. Some income—cash or noncash—other than the assistance payment was received by 65 percent of the recipients in nonmetropolitan counties, compared with 56 percent of those in metropolitan counties. A small cash reserve in the form of savings, insurance, and the like was held by one-fourth of the metropolitan recipients, or double the proportion in nonmetropolitan counties. On the other hand, homeownership was half as common in metropolitan counties and occurred least frequently in cities of 100,000 or more, where multiple family dwellings are typical.

Place of residence affects many of the other personal characteristics of recipients, especially living arrangements. Nonmetropolitan residents were more likely to live in their own homes, particularly with a spouse, and were less likely to live in institutions or have rooms in commercial establishments. There were fewer nonmarried recipients in nonmetropolitan counties, since 37 percent of them had a spouse present, compared with 22 percent of the metropolitan recipients. The proportion of recipients living with a spouse in their own homes in nonmetropolitan counties was three-fourths again as high as that in metropolitan areas. On the other hand, nonmetropolitan recipients had rooms in a nonrelative's home, a hotel, a roominghouse, or a boardinghouse about one-third as often as metropolitan recipients and they were in institutions half as frequently.

Recipients who were villagers or farmdwellers in nonmetropolitan counties were strikingly different with respect to certain personal characteristics from all other recipients; the two groups also differed from each

other. Among all recipients, for example, those living in small towns and villages of rural-nonfarm areas had been receiving old-age assistance the longest (half had been on the rolls 5 years or longer), were the most likely to be homeowners (45 percent), and to live alone in their own quarters (32 percent), and they were the least likely to live in their child's home (10 percent). In contrast, recipients on farms were the least likely to live alone in their own homes (13 percent). They lived more frequently than others in their child's home; almost one-fourth had this arrangement. Farmdwellers, moreover, had the highest proportion of recipients with a spouse present (45 percent).

The low proportion of recipients who rented rooms from farmers (3 percent) or lived in institutions (0.5 percent) reflects the scarcity of such facilities in rural areas. In addition, the living arrangements of recipients on farms reflect the generally greater willingness and ability of farm residents to take in their aged relatives and the impracticality for aged widows of remaining alone on their farms. Since a comparatively large proportion of the recipients on farms live in the home of a relative, there may be a greater need for services designed to strengthen family life by helping the recipient and other members of the family to make any necessary adjustments in their living patterns.

Within metropolitan counties, there likewise was variation in the characteristics of recipients in places of different sizes. Generally, the greater the degree of urbanization in metropolitan counties the larger was the percentage of recipients who lived alone in their own quarters or who lived in a room either in the home of a nonrelative or in a commercial lodging. Moreover, with increasing urbanization there were relatively more recipients who did not have a spouse present and comparatively fewer recipients who were homeowners or who lived in the home of a son or daughter. Of every 10 recipients in cities with a population of 100,000 or more, 8 were not living with a spouse.

Living Arrangements

A suitable living arrangement for an aged person depends upon his personal, social, and health needs and is therefore different for each individual and, in addition, may change for a given individual as he gets older. Older persons are the least mobile of any age group but may change their living arrangements when faced with such crises as the death of a spouse or serious illness. The dearth of low-cost housing, as well as the fact that some States do not have adequate funds to meet their need standard in full and others have comparatively low standards for shelter costs, means that assistance recipients frequently have to live in marginal or residual housing. Nevertheless, the assistance payment does enable the recipient to have some choice as to where he will live; before the advent of the program needy aged persons were relegated to the poorhouse all too frequently. The living arrangements of recipients are affected not only by their marital status, state of health, and meager income, but also by such related factors as age, sex, and place of residence.

Living in Own Home

Recipients of old-age assistance, like most elderly men and women, prefer to live in their own homes if their health permits this arrangement.⁹ Slightly more than two-thirds of the recipients lived in their own homes (table 3), compared with about three-fourths of all aged persons in April 1953. Nearly all recipients living with a spouse maintained their own households, and more than half the recipients not living with a spouse were likewise heads of households. As might be expected, the proportion of recipients who lived in their own quarters was lowest (40 percent) for those who were unable to care for themselves because of a physical or mental condition. These

⁹ A recipient (and spouse) was considered to be living in his own home if (1) he or his spouse owned the home, or (2) he had rented or free quarters with cooking facilities that were primarily for his use and the recipient (or spouse) had primary responsibility for management of the home.

recipients lived in a child's home or in an institution much more frequently than other recipients.

Living with spouse.—Although almost all recipients (94 percent) who lived with a spouse maintained their own households, fewer than 3 out of every 10 recipients had this kind of living arrangement. Since aged married men who are heads of households are far better off economically than those with other living arrangements as far as the percentage with income and the average amount of income are concerned, relatively few of them need old-age assistance. The recipient rate for aged persons living with a spouse in their own homes is less than half that for all other aged persons. In April 1953, 48 percent of all aged persons were living with a spouse in their own households, compared with 29 percent of the recipients. The difference is due partly, of course, to the fact that the assistance caseload has more older persons and has a greater proportion of women. Even if the aged population had the same sex and age distribution by broad age intervals as recipients, however, the expected proportion with this living arrangement would be 43 percent—

still significantly higher than the percentage for recipients.

Variation among groups of recipients in the percentage living with a spouse in their own homes reflects differences in the proportion with a spouse present, since those living with a spouse almost always maintained their own households. The proportion of women recipients with a spouse present was less than half that for men—a ratio that reflects the higher proportion of aged women who are widowed. About one-fifth of the women in the study but more than two-fifths of the men lived with a spouse in their own homes. About the same proportion (29 percent) of white as of nonwhite recipients were living with a spouse in their own homes. The proportion declined from 37 percent for the age group 65-69 to 18 percent for those aged 80 and over (table 1) and was highest (42 percent) for recipients on farms and lowest (18 percent) in cities of 100,000 or more population (table 2).

The proportion of recipients who lived with a spouse in their own home also varied greatly among the individual States, ranging from a high of 44 percent in Oklahoma to a

low of 9 percent in the District of Columbia. Couples living in their own quarters were found least often among recipients in the Northeast or in the adjacent sections of the South Atlantic States. These States are generally characterized by high old-age and survivors insurance beneficiary rates, per capita incomes above the average for the Nation, low recipient rates, an above-average representation of women among recipients, and a high proportion of recipients living in large cities. On the other hand, aged married men were found most often among recipients in the South Central States, which are generally below average in beneficiary rates for old-age and survivors insurance and in per capita income and above average in recipient rates for old-age assistance, in the proportion of recipients living on farms or in rural areas, and in the percentage of men among recipients.

Living with other persons.—Although a spouse was usually the only related person in the household, recipients not infrequently shared their homes with other relatives or with nonrelated persons. For the Nation as a whole, 22 percent of the recipients lived in their own homes with a spouse only and 7 percent had other persons (usually children) in their households as well as a spouse. In addition, 11 percent were heads of households but did not live with a spouse; they shared their homes with children, other relatives, and/or nonrelated persons. Altogether, 18 percent of all recipients lived in their own homes with someone other than a spouse. Recipients not living with a spouse shared their own quarters with others less frequently than couples (16 percent compared with 22 percent), and they constituted a larger proportion of the total caseload because they outnumbered recipients with a spouse by more than 2 to 1. Widows were more likely than widowers to have their children or other persons in their households. Men under age 75 who lived on farms and had wives under age 65 were the most likely to share their dwelling with others. Nonwhite recipients shared their households with persons other than a spouse more than half again

Table 3.—Old-age assistance: Living arrangements of recipients, by selected characteristics, early 1953

Living arrangement	All recipients	Sex		Race		No spouse or spouse not present	Spouse present	Unable to care for self because of physical or mental condition
		Men	Women	White	Non-white			
Total number of recipients	2,570,600	1,036,400	1,534,300	2,122,700	447,900	1,773,400	797,200	460,400
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
In own home	67.1	70.7	64.7	66.3	71.1	54.8	94.5	39.7
Alone	26.5	20.9	30.2	26.7	25.1	38.4	—	7.2
With one or more related persons:								
Spouse only	22.5	31.8	16.1	23.3	18.4	—	72.5	13.9
Spouse and children	4.7	8.1	2.4	4.4	5.9	—	15.1	4.4
Spouse and other persons	2.1	3.4	1.2	1.6	4.9	—	6.9	1.7
Spouse not present:								
Children	5.7	2.7	7.7	5.4	7.3	8.2	—	7.2
Other relatives	3.7	2.1	4.8	3.2	6.2	5.4	—	3.2
With nonrelated persons only	1.9	1.7	2.1	1.6	3.4	2.8	—	2.1
In home of son or daughter	15.8	9.6	20.0	15.6	16.4	21.0	4.3	25.8
In other relative's home	4.8	4.0	5.4	4.7	5.1	6.8	.4	6.8
In nonrelative's home	4.0	4.7	3.4	3.8	4.9	5.6	.3	3.9
In hotel, roominghouse or boardinghouse, and other	3.7	6.3	1.9	4.1	1.6	5.2	.2	2.6
In institution:								
Public	.7	1.0	.4	.8	.2	1.0	(1)	2.9
Private	4.0	3.7	4.2	4.7	.6	5.7	.3	18.2
Nursing or convalescent home	3.1	3.0	3.2	3.7	.5	4.4	.3	15.9
Other	.9	.7	.9	1.0	.1	1.2	.1	2.3

¹ Less than 0.05 percent.

as frequently as white recipients, and they lived with someone other than their children more than twice as often.

Living alone.—One of the criteria for a good living arrangement—privacy—was met for more than one-fourth of the recipients, who lived alone in their own household. The proportion of recipients living in quarters for which they were primarily responsible was highest (38 percent) for the "single" recipients (those who had no spouse or whose spouse was absent) and lowest (7 percent) for those who needed considerable help in caring for themselves. Since 79 percent of the women but 54 percent of the men did not live with a spouse, it is not surprising that relatively many more women than men lived in their own home (30 percent in comparison with 21 percent).

There were no significant differences between white and nonwhite recipients in the proportion living alone in their own home. The variation for the different age groups was also slight; the proportion for recipients aged 70-74 was somewhat above the average for all recipients, and for those aged 65-69 and aged 80 and over it was slightly below average (table 1). For recipients aged 80 and over who had no spouse present and who were household heads living alone, the proportion was considerably less than the average for all recipients with no spouse present.

Variation by place of residence was slight within metropolitan counties but sizable in nonmetropolitan counties. The proportion living alone in their own home ranged from 13 percent of those on farms to 32 percent of the recipients in small towns and villages (table 2). Recipients lived alone in their own homes least frequently in Southern States, where a high proportion of recipients were farmdwellers who usually lived in multiperson families. This arrangement was most common in the Mountain States, where recipients frequently resided in cities, towns, and villages of nonmetropolitan counties, and in the Pacific States, where a high percentage of recipients lived in large cities of metropolitan coun-

ties. The percentage of recipients who were household heads living alone was highest (45 percent) in Wyoming and lowest (13 percent) in North Carolina.

Primary individuals, defined by the Bureau of the Census as those who are household heads living alone or with nonrelated persons only, were relatively much more numerous among assistance recipients than they were among the aged population generally. Almost as many recipients had this arrangement (28 percent) as lived with a spouse in their own households. In contrast, only 17 percent of the aged population were primary individuals in April 1953. This percentage would rise 1 point if the aged population had the same preponderance of women as the assistance caseload and the same proportion over age 75. The old-age assistance recipient rate for primary aged individuals is almost double that for all other aged persons.

Not Living in Own Home

Living in a relative's home.—Recipients who did not manage their own households generally lived in the home of a relative, usually a son or daughter. For several decades the general attitude toward the three-generation family has been changing. Nowadays both the aged person and his adult children usually prefer independent living arrangements. Nevertheless, for some persons who are emotionally dependent upon others or those who may need help to a limited extent because of physical infirmity, living with a relative may have its advantages. The aged person and his child may be prepared in advance for necessary adjustments in their way of living, and the public assistance agency may see that counseling is made available as family problems arise. This arrangement is sometimes made impossible for assistance recipients, however, by State residence requirements. These requirements interfere when a child in another State is willing to take a parent into the home but is unable to provide for his needs in full.

Aged persons who live in the home of a relative are the least well off in terms of availability of income and

the average amount of income for those who had any income, but they frequently get some help—such as shelter, food, or clothing—from the relative. Twenty-one percent of the recipients and 17 percent of all aged persons had this living arrangement. If the aged population had the same sex and age distribution as recipients, however, the proportion living in a relative's home (21 percent) would be about the same. Undoubtedly many of the aged widows with no money income who live in the home of a relative are supported in full by the relative; others may have assets in excess of the amount that renders an applicant for aid ineligible under the State plan.

The relative who shared his home with a recipient was a son or daughter in 3 out of every 4 instances of this kind. About 1 out of every 6 recipients in the entire caseload lived in a child's home. As might be expected, this arrangement occurred with above-average frequency among recipients who were aged 80 or older, who required considerable care from others because of a physical or mental condition, and who were not married or not living with a spouse. Recipients with no spouse present who live in a child's home have cash income other than assistance about half as frequently as all recipients, but they have income in kind, mostly shelter, about twice as often. Women lived in a child's home twice as frequently as men. Accordingly, recipients who live in a child's home are likely to be widows with little or no cash income. Farmdwellers had this living arrangement half again as frequently as all recipients (table 2), probably because of the scarcity of commercial lodginghouses and the greater willingness and ability of farmers to shelter aged relatives. Variation among groups of recipients in the proportion living in a child's home ranged from 4 percent for those living with a spouse to 26 percent for those needing considerable care from others (table 3).

Among the States the proportion living in a child's home varied from 7 percent of recipients in New York to 33 percent in North Carolina. This living arrangement was found most

often in the Southern States, which had a high proportion of recipients living on farms and a low percentage living alone in their own homes. States with the smallest proportion of recipients living in a child's home were geographically scattered. The Middle Atlantic and Pacific States had a comparatively high proportion of recipients living in cities of more than 100,000 population, in nonrelatives' homes, and in lodginghouses or institutions, and the North Central and Mountain States had a large percentage of recipients living in small towns and villages of nonmetropolitan counties and hence living alone in their own homes.

Relatively few recipients lived in the home of a relative other than a child (5 percent) or in a nonrelative's home (4 percent). Recipients with a spouse present rarely had either of these arrangements. Those who required substantial care because of a physical or mental condition and those on farms lived in the home of a relative other than a child more frequently than other recipients. A higher-than-average proportion of the recipients in cities of 10,000 or more population in metropolitan counties lived in a nonrelative's home.

Living in quasi-households.—The remaining 8 percent of the recipients lived in quasi-households—that is, in institutions or in commercial lodgings, such as hotels, roominghouses, and boardinghouses where there are four or more guests. More than half of all aged persons who lived in quasi-households were on the assistance rolls. The proportion of recipients residing in all types of quasi-households was more than twice as great as for the aged population in April 1953 (4 percent), and it was about three times as large for those in hotels and roominghouses or boardinghouses. On the basis of 1954 and 1955 data from the Bureau of the Census, it is estimated that 3 percent of all aged persons lived in institutions in April 1953 and 1 percent lived in commercial lodginghouses, compared with 5 percent and 4 percent, respectively, of the recipients.

What kinds of recipients resided in institutions, hotels, and roominghouses or boardinghouses? They

were almost all nonmarried or not living with a spouse. White recipients had this arrangement four times as often as the nonwhite group. About three-fourths of the nonwhite recipients lived in Southern States that usually had comparatively few recipients in quasi-households because of the scarcity of commercial lodgings in rural areas and because assistance payments in some States were so low as to preclude the purchase of care in nursing homes. More men than women had rooms in hotels and other commercial establishments, but about the same proportion of men and women lived in institutions. Among those who required substantial care from others, 18 percent were in private institutions—chiefly nursing or convalescent homes—and 3 percent were in public medical institutions other than institutions for tuberculosis or mental diseases.

Recent Trends

The desire to find the living arrangement that is best suited to the physical and emotional needs of the aged individual has resulted in some interesting approaches to this problem. Emphasis on the provision of services that enable aged persons to achieve the maximum in self-care has brought many changes in their living arrangements. Some communities, for example, have started a foster-home program that places aged persons in private homes. This arrangement gives the aged person a feeling of "belonging" and a sense of being appreciated as an individual personality, yet assures him the privacy of his own room when he needs it. In some communities, certain older persons are also helped to lead active and happy lives through an arrangement whereby they receive counseling service on personal or other problems from the staff of an institution and may receive care in the institution when it becomes necessary. Some institutions emphasize rehabilitation through a program of self-help and self-care in order that the aged person may return to his home or, barring that possibility, function to the utmost of his limited ability. The scarcity and costliness of institutional care have led a few communities to

start a program for treating some ill persons in their own homes by providing the services of visiting nurses, visiting homemaker service, therapists, nutritionists, and social workers.

Physical and Mental Condition

Illness is a definite hazard for the older person and creates many problems, especially the need for financial aid and other services. Medical expenses that depleted savings or exceeded meager income have caused many aged individuals to apply for assistance. Illness or disablement resulting in the loss of employment or decreased earnings was the major reason for need in more than one-fourth of the cases accepted for old-age assistance by 40 reporting States from July 1, 1952, through June 30, 1953. Ill health was undoubtedly a factor also for many among an additional 21 percent of the cases placed on the rolls during the same period primarily because of depletion of savings or other assets.

Because of the advanced age of the recipients and their low income, it is not surprising that many suffer from chronic illness or infirmity. Almost 18 out of every 100 recipients required considerable care from others because of infirmity. Four percent of all recipients were bedridden, and an additional 14 percent had physical or mental handicaps of a serious nature. Those not bedridden but requiring considerable care from others primarily because of a physical or mental condition constituted 12 percent and 2 percent, respectively, of all recipients in the study. The low proportion requiring custodial care because of mental illness reflects the exclusion from Federal financial aid of persons in institutions for the mentally ill. Among States, the range in the proportion of recipients with each type of infirmity was as follows: bedridden, from 2 percent in Pennsylvania to 6 percent in Oregon; not bedridden but with a serious mental condition, from 0.5 percent in Connecticut to 6 percent in Nebraska; and ambulatory but incapacitated by a physical condition, from 8 percent in Hawaii to 18 percent in New Hampshire.

Table 4.—Old-age assistance: Personal characteristics of recipients, by physical and mental condition, early 1953

Characteristic	Able to care for self	Unable to care completely for self			
		Total	Bedridden	Not bedridden but requiring considerable care from others due primarily to—	
				Physical condition	Mental condition
Total number of recipients.....	2,110,200	460,400	92,100	314,000	54,300
Total percent.....	100.0	100.0	100.0	100.0	100.0
Age:					
65-69.....	23.3	11.4	11.6	11.1	13.2
70-74.....	32.2	20.0	19.2	20.1	20.9
75-79.....	25.0	23.9	22.2	24.6	22.4
80 and over.....	19.5	44.7	47.0	44.2	43.5
Receiving old-age assistance 10 years or longer.....	17.8	31.4	33.3	31.6	27.7
Sex:					
Male.....	40.9	37.7	35.8	38.3	37.7
Female.....	59.1	62.3	64.2	61.7	62.3
Race:					
White.....	82.3	83.8	87.1	83.3	80.7
Nonwhite.....	17.7	16.2	12.9	16.7	19.3
Residence:					
Metropolitan county.....	40.9	43.1	44.0	42.8	43.1
Nonmetropolitan county.....	59.1	56.9	56.0	57.2	56.9
Living arrangement:					
In own home.....	73.1	39.7	30.6	43.3	34.8
Alone.....	30.7	7.2	3.5	8.1	8.2
With others.....	42.4	32.5	27.1	35.2	26.6
In home of son or daughter.....	13.6	25.8	23.9	27.3	20.4
In institution.....	1.1	21.2	36.9	15.8	25.7
Private nursing or convalescent home.....	.3	15.9	28.5	11.6	19.5
Other.....	.7	5.3	8.4	4.2	6.1

The personal characteristics of recipients who were incapacitated by chronic illness or infirmity differed from those of other recipients, and those of the bedridden varied most from those of the group that did not need considerable care from others. Recipients with a serious physical or mental condition were considerably older than other recipients; 45 percent were aged 80 and over, compared with 19 percent of those able to care for themselves, and the proportion who were aged 65-69 was only half as large (11 percent compared with 23 percent). More than 30 percent of the infirm recipients, in keeping with their older age distribution, had been receiving old-age assistance continuously for 10 years or longer (three-fourths again as high as the proportion of those able to care for themselves), and relatively more of them were white. A slightly higher percentage of the infirm than of those well enough to care for themselves resided in metropolitan counties and were women.

The living arrangements of recipients suffering from chronic illness or infirmity reflect not only their greater

age but also their dependence upon others in such activities as eating and dressing. They lived alone in their own households one-fourth as often as those who could take care of themselves, in the home of a son or daughter twice as frequently, and in an institution about 20 times as often. Only 9 percent of the recipients in private nursing or convalescent homes were able to take care of themselves, compared with 95 percent of those who lived by themselves in their own quarters and 96 percent of the dwellers in hotels or roominghouses. The bedridden were usually at the high or low end of the scale. Only 4 percent lived alone in their own homes, in comparison with about 8 percent of those who could get about but required much care from others and with more than 30 percent of those who could care for themselves. Conversely, 37 percent of the bedridden recipients resided in institutions, but only 1 percent of those well enough to care for themselves and 17 percent of the infirm but ambulatory recipients had this type of arrangement. The proportion of recipients who lived in the home of a child was highest

(27 percent) for those suffering from physical infirmity but not bedridden and lowest (14 percent) for those who were well enough mentally and physically to be able to take care of themselves.

Recipients with a serious physical or mental handicap present many challenges to the community and to public assistance. Perhaps the greatest challenge is that of rehabilitation to the maximum level of self-care that is possible for the individual person.

Conclusions

The characteristics of the recipients indicate that there will continue to be a need for the services furnished by the program. Efforts to increase employment of old-age assistance recipients would have to take into account the physical limitations resulting from the advanced age of recipients, the fact that many are widows who may never have worked, and the prevailing prejudice against hiring older workers. Many recipients can benefit, however, from services designed to help them achieve as great a degree of physical independence and as good a social adjustment as their limitations will permit. The medical needs of aged persons will become greater as longevity is extended and thus will continue to be important in bringing about the need for assistance. The higher proportion of recipients with old-age and survivors insurance benefits among those aged 65-69 indicates that a larger percentage of recipients of old-age assistance will be beneficiaries of the insurance program as time goes on. The recent attainment of nearly universal coverage under old-age and survivors insurance and the rise in the benefit levels mean that many persons will not need old-age assistance when they reach age 65. If the old-age and survivors insurance benefit continues to be regarded as a floor—that is, as basic protection to be supplemented by other income and resources—most aged persons may be able to purchase the necessities of life, but those lacking supplementary income and resources and receiving benefits at or near the minimum level will probably need assistance.

Employment Problems of Older Workers

by NORMAN MEDVIN*

The employment problems of workers aged 45 and over were the focus of a recent survey made by the Bureau of Employment Security of the Department of Labor. Some of the findings of the survey, which is part of the Department's broad program of research into all economic aspects of the problems of older workers, are presented in the following pages as part of the Bulletin's efforts to report on resources of older persons.

A MAJOR challenge to any society is the need to provide employment to those able and willing to work. Achievement of this goal can be impeded when society itself creates difficulties that have no real justification. One group against whom needless restrictions have been directed is the "older worker," through the imposition of employment barriers on account of age.

Considerable uncertainty surrounds the reasons for these restrictive attitudes. It is apparent that many of the biases are intangible and unsupported by evidence. The conflict arises in part from the tendency toward generalization. People think of older workers as men and women who have reached some arbitrary, chronological age such as 45, 60, or 65. In reality, the age at which a worker becomes too old to work varies widely with his occupation and industry. Age restrictions in actual practice are determined by individual employers and are usually applied in advance of any review of the individual jobseeker's qualifications. Ideally, each worker should be considered for employment on the basis of his abilities in relation to the requirements of the job.

The prevalence of artificial age barriers to employment is a problem that may become even more serious because of the greater longevity and the increasingly aged composition of the Nation's population. Life expectancy at birth is improving; between 1900 and 1954 it rose from 46 to 67 years for men and from 48 to

73 years for women. The segment of the population aged 45 and over is increasing more rapidly than the total population. While the population of the United States doubled between 1900 and 1955, the number in the age group 45-64 tripled and in the group aged 65 and over it quadrupled.

Growth of the older and the younger age groups will continue to outstrip that of the intermediate groups. Between 1955 and 1975, those aged 45 and over will increase 34 percent, those under age 25 will increase 58 percent, but the remainder of the population (those aged 25-44) will increase only 13 percent.

The problem of employment for older women is potentially more serious than that for men because of their more pronounced rate of population growth and their increased participation in the labor force. The greatest relative growth in labor-force participation in the period 1920-55 occurred among women aged 35-64. By 1975, women in the population may outnumber men by slightly more than 3 million. This net excess, however, is confined to the female age groups aged 45 and over and largely to those aged 65 and over.

Description of Survey

Any remedial program designed to assist older workers must first establish the extent to which they are discriminated against in the labor market. Second, it must determine whether the discrimination against older workers is justified on the basis of any special labor-force characteristics.

Accordingly, in 1955-56 the Bureau

of Employment Security and affiliated State employment security offices undertook a comprehensive survey¹ of the labor-market problems of the older worker in seven metropolitan areas: Detroit, Los Angeles, Miami, Minneapolis-St. Paul, Philadelphia, Seattle, and Worcester (Mass.). Five universities participated in various phases of the study. The survey areas were selected partly because they represent varied characteristics in the national economy, as well as different parts of the country. Their combined population in 1950 totaled almost 14.0 million, and in January 1956 their wage and salary workers in nonfarm employment numbered approximately 5.9 million.

Among employed workers, only those in firms of eight or more employees and covered by unemployment insurance programs, including the program for railroad workers, made up the group considered in the Bureau study. More than a third of the 3.9 million employed workers in the sample (during 1956) were aged at least 45, and 3 percent were aged 65 and over. The highest concentrations of employed workers aged 45 and over were found in Philadelphia (42 percent) and in Worcester (39 percent). Older workers represented 31 percent of the surveyed employment in Miami and 32 percent in Los Angeles.

To obtain information on the unemployed workers, a sample was obtained of a weekly average of 160,000

¹ The survey was made by the Department of Labor in its program for studying older worker problems. The Department has published seven reports on these problems—*Older Worker Adjustment to Labor Market Practices: An Analysis of Experience in Seven Major Labor Markets; Job Performance and Age: A Study in Measurement; Older Workers under Collective Bargaining: Part I. Hiring, Retention, Job Termination, and Part II. Health, Insurance, and Pension Plans; Pension Costs in Relation to the Hiring of Older Workers; Counseling and Placement Services for Older Workers; and How to Conduct an Earnings-Opportunities Forum in Your Community.*

* Office of Program Review and Analysis, Bureau of Employment Security, Department of Labor.

jobseekers in January-February 1956 at public employment offices in the seven survey areas. Persons aged 45 and over represented 40 percent of the total; the 65-and-over age segment constituted 10 percent. The proportion aged 45 and over ranged from 33 percent in Los Angeles and 35 percent in Detroit to 52 percent in Worcester and Miami and a high of 65 percent in Seattle.

The fact-finding study sought to measure the range and character of the older worker's employment problem by collecting and analyzing information regarding (1) the characteristics of the unemployed older workers, (2) employment patterns and hiring practices as they relate to older workers, and (3) the nature and scope of services rendered older workers through the local offices of the Federal-State employment security system. The third aspect of

the study, which was intended to lead to the development of an enhanced program of local office activities that would meet the special needs of older workers, is not considered here.

In the course of the study, data were collected through personal interviews of older and younger jobseekers at local employment offices. Data regarding older and younger employed workers were collected from questionnaires sent to a sample group of employers. Employer practices and policies were examined to reveal attitudes toward older workers as reflected in hiring and layoff operations over a 12-month period. Attention was directed to the implications for older worker hiring patterns of differences in pension-plan coverage and size of firm.

The analyses and conclusions are based only on data secured in the seven metropolitan areas studied, which may not be typical of the national pattern. Nor are the data necessarily fully representative of the situation in each of the seven areas. Among other limitations, the employer samples were drawn only from establishments that were covered by the State or railroad unemployment insurance programs and the unemployment sample was limited to those seeking work through public employment offices. Averages for the seven areas combined should be used with caution.

Impact of Age Restrictions

Employers may discriminate against older workers in the hiring process because they evaluate their services on a lower scale than those of younger workers. Typical reasons ascribed for this lower evaluation are limitations in physical capacity, performance, or work habits and can be fancied or real. Employers may also impose barriers because they find it administratively undesirable to give older workers hiring preference. Typical administrative factors militating against the hiring of older workers are adherence to promotion-from-within policies and the existence of pension plans.

Whatever the justification, the older worker is disadvantaged in his search for a job. The difficulty starts

with the age restriction on the job specification. Implementation of employer policy is reflected in hiring records, which demonstrate the bias against older workers. The effect on older jobseekers is immediately apparent; once unemployed, they have greater difficulty in finding a job and have longer spells of joblessness.

Job Opening Specifications

An examination of 21,400 job openings listed with local public employment offices during April 1956 in the seven-area study revealed that an upper age limit of 55 or less was specified for more than half of them. The high was 72.0 percent in Miami, and the low was 23.5 percent in Worcester, where a State law prohibits discrimination in employment on account of age but permits "preferred" ages to be specified. In about two-fifths of the job openings, the upper age limitation was under 45. Overall, job openings for men and women showed almost identical percentages having upper age limits of

Table 2.—*Percentage distribution of hires, separations, employment, and jobseekers, by age and sex, seven areas, selected periods¹*

Age and sex	Hires	Separations	Employment	Jobseekers
Total	100	100	100	100
Under 45	78	76	66	60
Under 25	25	23	13	12
25-34	30	30	27	25
35-44	23	23	26	23
45 and over	22	24	34	40
45-54	14	14	19	16
55-64	6	7	12	14
65 and over	2	3	3	10
Men	100	100	100	100
Under 45	76	73	64	57
Under 25	21	19	10	13
25-34	31	31	28	24
35-44	24	24	26	20
45 and over	24	27	36	43
45-54	15	15	20	15
55-64	7	8	13	15
65 and over	2	4	3	13
Women	100	100	100	100
Under 45	83	82	70	66
Under 25	35	33	21	10
25-34	26	28	24	26
35-44	22	21	25	30
45 and over	17	18	30	24
45-54	11	12	19	17
55-64	5	4	9	12
65 and over	1	2	2	5

¹ Data for hires and separations relate to the 12 months preceding the employment count, which is as of June 30, 1955, except for Los Angeles (Mar. 31, 1955) and for Seattle (Dec. 31, 1955). Data on jobseekers are for January-February 1956.

Table 1.—*Percentage of job openings with specified maximum age limits, by occupational group, industry division, and size of firm, April 1956*

Classification	Specified maximum age		
	Under 35	Under 45	Under 55
Occupational group¹			
Clerical	35	57	67
Unskilled	26	49	61
Professional and managerial	28	45	54
Sales	20	37	52
Service	9	35	48
Semiskilled	16	33	43
Skilled	9	15	28
Industry division¹			
Finance, insurance, and real estate	36	60	69
Transportation, communication, and public utilities	36	53	63
Wholesale and retail trade	24	47	60
Durable manufacturing	25	46	57
Nondurable manufacturing	23	42	48
Government	10	34	45
Construction	10	32	44
Service	10	29	43
Size of firm			
1-7 workers	14	35	47
8-19 workers	19	35	47
20-49 workers	21	38	51
50-99 workers	28	41	52
100-499 workers	27	53	64
500-999 workers	38	61	70
1,000 or more workers	30	40	59

¹ Ranked by percentage specifying age limits under age 45.

under 35, 45, and 55. These age preferences of employers cut across all occupational groups and industry divisions (table 1), although considerable variation in proportions existed among the seven areas.

Hirings

While workers aged 45 and over made up 40 percent of the jobseekers in the seven areas, they obtained only 22 percent of the jobs filled by employers during the year under study. Similar disparities were found among men and women. Male workers aged 45 and over, representing more than two-fifths of all male jobseekers, obtained less than one-fourth of the jobs for men. Women aged 45 and over, who made up one-third of the female unemployed workers, obtained about one-sixth of all jobs for which women were hired (table 2).

The decline in the number of job opportunities with the jobseekers' advancing age follows a consistent pattern, which becomes even clearer when more detailed age intervals are used in examining the distribution of hires and unemployment. Though workers under age 25 were selected for 25 percent of the job openings, they made up only 12 percent of all jobseekers. In contrast, persons aged 65 and over got only 2 percent of the jobs but represented 10 percent of those looking for work. The turning point is reached at ages 45-54; that age group showed 14 percent of the hires and 16 percent of the unemployment. For men aged 45-54 the two proportions were about equal, but among those in the next older group (aged 55-64) the unemployed outnumbered those getting jobs 2 to 1. For women the turning point is in the age group 35-44; women in this age bracket made up 30 percent of all women looking for work but received only 22 percent of the jobs.

Certain qualifications of these comparisons are important. Hires are, of course, made not only from the pool of unemployed workers (defined to include only jobseekers out of work for at least 7 consecutive days) but also by recruitment of new entrants, reentrants, separated employees seeking work for less than a week, and

Table 3.—*Workers aged 45 and over as percent of total hires, separations, employment, and jobseekers, by area, selected periods¹*

Area	Percent of total			
	Hires	Separations	Employment	Jobseekers
Total.....	22	24	34	40
Detroit.....	15	18	34	35
Los Angeles.....	24	26	32	33
Miami.....	24	24	30	52
Minneapolis-St. Paul.....	20	22	34	47
Philadelphia.....	18	20	42	40
Seattle.....	30	31	36	65
Worcester.....	21	21	39	52

¹ See footnote 1, table 2.

workers employed in other establishments. If allowance were made for these factors, the relative position of older workers in the hiring process would undoubtedly appear less adverse. The markedly lower separation rate for older than for younger workers is strong supporting evidence. The conclusion is inescapable, however, that persons aged 45 and over who are unemployed have considerably less chance of being hired than younger jobseekers.

Among the seven study areas the older workers got varying proportions of the jobs that were filled. The range was from 15 percent in Detroit to 30 percent in Seattle (table 3). The narrowest difference between the older workers' proportion of hires and of all jobseekers was in Los Angeles. In that city older jobseekers had relatively favorable prospects. The reason undoubtedly lies in such factors as the recency of much of this area's rapid economic expansion and its generally good labor-market conditions.

Similar factors may also be responsible for the situation in Miami. Although that area had the lowest participation rates of older workers in the employed work force of any of the seven areas, it ranked second to Los Angeles in the relative job chances for older workers. Despite the fact that nearly one-fourth of the persons hired in Miami were aged 45 and over, conditions were less favorable for older workers there than in Los Angeles, primarily because of the high proportion (52 per-

cent) that such persons represented of all jobseekers in the Florida city. In Seattle, relatively more older workers were hired and they formed a larger part of the unemployed group than in any other area. Since the turnover data relate to a full 12-month period and the tallies of jobseekers to the seasonal peak of unemployment in the area, the data undoubtedly underrate the relative year-round job chances of older jobseekers in Seattle.

Industry.—The worker aged 45 and over fares best in the construction and service industries, where older workers got 22 percent of all jobs filled during the year under study. The construction industry made 35 percent of its hires from the older age group.

Durable goods manufacturing and transportation, communication, and public utilities accounted for less than their proportionate share of the hirings of older workers, particularly of women. In the finance, insurance, and real estate division, 6 out of every 10 job vacancies were filled by women, but the proportion of women aged 45 or older to all hires of women was extremely low. In the manufacture of nondurable goods, a reverse pattern is indicated, as older women accounted for a relatively high share of the hiring of women; the older men did not do so well. A slightly less-than-average proportion of older workers got jobs in trade, although in the retail segment relatively more older women were hired than in all industries combined.

Occupation.—The relative advantage of the higher skills and longer experience of the older worker becomes apparent when the sample is distributed by occupational groups. In terms of proportions of all hiring actions that involved persons aged 45 and over, the skilled, service, and professional and managerial groups show a favorable picture. In the skilled and service occupations, about 3 out of every 10 persons hired were older workers, compared with the overall ratio of roughly 2 out of 10.

In both clerical and sales occupations, but especially the former, underutilization of older workers is the pattern. The data, however, for

these occupations, where the majority of hires are of women, demonstrate slightly greater-than-average acceptance of older women in sales jobs and considerably less-than-average hiring in clerical jobs. Though 70 percent of the clerical personnel are female, only 1 out of every 10 of the women hired was aged 45 or over. Hires of older women for sales occupations ran to nearly twice that proportion.

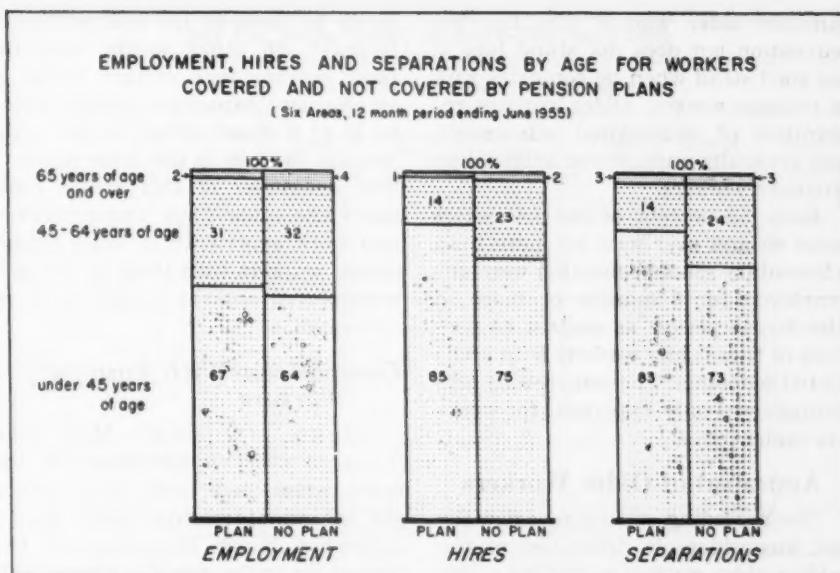
In semiskilled occupations, the men hired outnumbered the women 3 to 1. Older women were hired for 24 percent of the jobs for women in these occupations (compared with 17 percent for all occupations), and older men accounted for less than their average proportions of all jobs for men. In unskilled occupations, as in the clerical field, older workers of both sexes were hired for less than their average share of the job vacancies.

Size of firm.—Older workers obtained relatively twice as many hires in the smaller firms as in the larger ones. For firms with fewer than 100 workers, workers aged 45 and over accounted for approximately 26 percent of the hires. In firms with 1,000 or more employees, older workers filled only 13 percent of the job openings. The proportion of hires obtained by older workers in the intermediate-sized firms declined with each increase in the size-of-firm interval.

Existence of pension plans.—The older worker is more likely to find a job that is not covered by a private pension plan than one in which he will have such coverage.² Workers aged 45 and over obtained 25 percent of the job openings in employment without pension plans but only 14 percent of the jobs with such plans, as shown in the accompanying chart.

All workers, and especially those

² Turnover data related to pension plan coverage were compiled for a sample of firms having 50 or more employees. These data were not available for Miami. Firms included in this part of the survey employed 2.9 million workers (71 percent of the total), with related hires for the year of 1.3 million and separations of 1.2 million. The exclusion of firms with fewer than 50 workers results in generally lower turnover rates than those shown by the overall data.



aged 45 and over, are much less likely to quit employment covered by private pension plans than they are jobs without such coverage. The quit rate for workers under pension plans was only 5 per 100 for older workers and 23 per 100 for workers under age 45, compared with rates of 14 and 32, respectively, in jobs without pension coverage.

Duration of Unemployment

When older workers become unemployed, they tend to remain out of work longer than younger workers. This condition is accentuated with advancing years. It is true at each educational level and regardless of the industry (other than durable goods manufacturing) to which the older jobseekers were last attached or the occupational skills that they possessed. The duration of unemployment was longer for the older women in the study than for the younger women or for the men of corresponding age.

Industry.—Jobseekers aged 45 and over were unemployed for longer periods than those under age 45 in all industry categories, with the exception of those who had earlier worked in durable goods manufacturing. In that industry division, which provided approximately one-fourth of all jobs held by workers over age 45, they could expect, on the basis of their experience, to be out of work no

longer than the younger workers (table 4). The reason may be the highly unionized nature of the industry, with its recognition of the seniority rights of older workers.

Occupation.—Longer unemployment is experienced in all occupational groups by jobseekers aged 45 and over than by younger workers. In general, 1 in 2 of the workers aged 45 and over was unemployed for 6 or more months in the preceding 3-year period, but less than 2 in every 5 of the workers under age 45. Conversely, relatively fewer older workers than younger workers had shorter periods of unemployment.

Older workers last employed in the professional and managerial occupations reported the shortest unemployment experience of all older worker groups, but they were considerably worse off than younger workers in the same occupational category (table 5). Skilled older workers also experienced relatively more long spells of unemployment. Older jobseekers who last worked in the "white collar" occupations reported shorter periods of unemployment than those in any of the manual or service occupational groups.

Schooling.—Although additional schooling tends to go with shorter unemployment, increased age offsets this influence. Having more formal schooling helps an older worker find a job when he is competing with

another older worker who has less education but does not stand him in as good stead when he competes with a younger worker. Older workers, regardless of educational attainment, are generally unemployed longer than younger workers.

Some 52 percent of the jobseekers aged 45 and over with no more than elementary school education were unemployed for 6 months or more in the 3-year period, as against 44 percent of those older workers with additional schooling. The comparable percentage was only 35 percent for workers under age 45.

Appraisal of Older Workers

The preceding section revealed the not inconsiderable difficulties of the jobless older worker in finding a job. To what extent, if any, are these justified? Are the older worker's personal and work characteristics in-

ferior to those of his younger counterpart? In other words, does the older worker lack certain traits or employment capacities without which he is at a disadvantage in the competition for jobs in the labor market? The remainder of this article compares the labor-force characteristics and work experience of older unemployed workers with those of younger unemployed workers to make such an appraisal.

Comparison With Younger Workers

Industry attachment.—More than 2 out of every 5 jobseekers in the seven areas had their most recent job in manufacturing (table 6). A somewhat larger proportion of the jobseekers under age 45—almost half—had their most recent job in a factory.

Nearly one-fifth of the older job

applicants at the public employment offices had last worked in the construction industry, a somewhat higher proportion than for those under age 45. The relative importance of construction jobs among the unemployed was, of course, affected by the fact that employment in this industry was at a seasonal low at the time of the survey.

Patterns varied among the seven areas. The most striking difference was due to the effect of cold weather on the construction industry. In Los Angeles, for example, where the year-round climate is mild, only 1 in 14 of the jobseekers came from the construction industry, but in the northern cities of Minneapolis-St. Paul and Worcester, the construction industry accounted for 3 out of 10 of the unemployed applicants.

The industrial composition of the areas accounted for other differences. Miami, which is primarily a resort city, had only one-fifth of its unemployed applicants displaced from manufacturing industries. In Detroit, on the other hand, three-fifths of the unemployed applicants had last worked in manufacturing.

Skills.—Among manual occupations (skilled, semiskilled, or unskilled), the degree of skill rises with age. Though workers aged 45 and over accounted for 40 percent of the jobseekers in all occupations, they made up 29 percent of the unskilled applicants, 34 percent of the semiskilled, and 58 percent of the skilled (table 7). It is perhaps more to the point that the proportion of all older workers in the skilled category (27 percent) was more than twice the proportion of younger workers so classified. In Detroit, three times as many of the older as of the younger applicants were skilled workers.

Schooling.—Older applicants had fewer years of schooling than younger jobseekers. Among the factors responsible for this difference are the dramatic expansion in school attendance and the decline in immigration over the years.

Five out of 6 of the jobseekers under age 45 had completed elementary school. In contrast, barely 2 out of 3 of those aged 45-64 had completed elementary school. For

Table 4.—*Percentage distribution of jobseekers by age and duration of unemployment in the 3 preceding years and by industry division of last job, seven areas, January-February 1956*

Duration of unemployment	Total	Construction	Manufacturing			Trade	Service	Other ¹
			Total	Durable	Non-durable			
Under age 45.....	100	100	100	100	100	100	100	100
Less than 2 months.....	27	28	24	22	27	31	34	27
2-5 months.....	35	36	34	32	36	37	34	40
6 or more months.....	38	36	42	46	37	32	32	33
Aged 45 and over.....	100	100	100	100	100	100	100	100
Less than 2 months.....	20	17	22	20	23	23	20	18
2-5 months.....	31	28	32	35	30	31	32	19
6 or more months.....	49	55	46	45	47	46	48	53

¹ Represents transportation, communication, and public utilities; finance, insurance, and real estate; government; and unreported industry.

Table 5.—*Percentage distribution of jobseekers by age and duration of unemployment in the 3 preceding years and by occupation in last job, seven areas, January-February 1956*

Age and duration of unemployment	Total	Occupation in last job					
		Professional and managerial	Clerical and sales	Service	Skilled	Semi-skilled	Unskilled
Under age 45.....	100	100	100	100	100	100	100
Less than 2 months.....	27	38	33	29	33	24	23
2-5 months.....	35	41	37	32	34	37	33
6 or more months.....	38	21	30	39	33	39	44
Aged 45 and over.....	100	100	100	100	100	100	100
Less than 2 months.....	20	26	26	17	21	22	15
2-5 months.....	31	32	33	32	29	31	31
6 or more months.....	49	42	41	51	50	47	54

those in the age group 65 and over, whose formal education was generally completed in the first decade of this century, there was a notable decline in the amount of schooling; slightly more than half had completed elementary school.

In general, few applicants had had formal schooling beyond the high school level. Of the jobseekers in all age groups in Los Angeles, Miami, and Seattle, however, a considerably higher-than-average proportion had completed high school or had some college training. Relatively twice as many of the older jobseekers in Los Angeles as in Philadelphia had gone to high school.

Disability.—A larger proportion of unemployed workers aged 45 and over possessed physical handicaps than did younger jobseekers. One in every 10 workers under age 45 reported one or more physical handicaps (table 8). Among jobseekers aged 45-54, the proportion was 1 in 7; for those aged 55-64, it was 1 in 5; and for workers aged 65 or over, it was 1 in 4.

Job stability.—Older workers are less inclined to change jobs than younger workers. The number of jobseekers holding only one job during their entire period of employment from 1953 to 1955 in all seven areas rose moderately with each 10-year age interval. For men, the pattern of job stability began to increase notably after age 45 and showed its sharpest increase at age 65. Specifically, 36 percent of the workers under age 45 held one job in the 3-year period, compared with 45 percent of the workers aged 45-64 and 73 percent of those aged 65 and over.

Job stability by age group varied considerably among the seven areas. In Worcester, Detroit, and Philadelphia—the areas in which manufacturing employment was significant—holders of one job became relatively more numerous with advancing age than in other areas. In Los Angeles, Miami, and Seattle—all areas of heavy postwar immigration—the increases with advancing age in the number of holders of one job were less marked. In the age group 45-64, single jobholders ranged from more than 1 in 4 to only slightly more than 1 in 3 of all jobseekers in these three areas,

Table 6.—*Percentage distribution of jobseekers by age and by industry of last job, seven areas, January-February 1956*

Age	Industry of last attachment					
	Total	Construction	Manufacturing	Trade	Service	Other ¹
Total	100	100	100	100	100	100
Under 45	60	56	64	59	57	56
45 and over	40	44	36	41	43	44
45-64	30	35	26	32	34	31
65 and over	10	9	10	9	9	13
Total	100	17	44	17	10	12
Under 45	100	16	47	16	10	11
45 and over	100	19	41	17	11	12
45-64	100	20	39	18	12	11
65 and over	100	15	46	15	9	15

¹ Represents transportation, communication, and public utilities; finance, insurance, and real estate; government; and unreported industry.

Table 7.—*Percentage distribution of jobseekers by age and most recent occupation, seven areas, January-February 1956*

Age	Most recent occupation								
	Total	Professional and managerial	Clerical	Sales	Service	Skilled	Semi-skilled	Unskilled	Other ¹
Total	100	6	8	4	10	18	28	24	2
Under 45	100	6	9	4	7	13	31	28	2
45 and over	100	5	8	5	13	26	24	17	2
Total	100	100	100	100	100	100	100	100	100
Under 45	60	65	62	51	47	42	66	71	64
45 and over	40	35	38	49	53	58	34	29	36

¹ Represents unreported occupation.

compared with nearly 1 in every 2 in the seven areas combined.

Another indication of the tendency of older workers to "stay put" is the average number of years on a job. Here again, as might be expected from the pattern for holders of one job, the average duration of jobs held increased with age. Interviews with a subsample of unemployed older workers, covering a 15-year work period, showed that although one-third of the age group 45-54 held their jobs for an average per job of 4 or more years, three-fourths of the group aged 65 and over showed a similar average duration. Added evidence of the job stability of older workers is found at the other end of the scale, where only 8 percent of the workers aged 45-54 had an average job duration of 12 years or more in the preceding 15-year period, compared with 46 percent of those aged 65 and over.

A consistent pattern of relationship between age and job stability shows up in the seven individual areas. The tendency for job duration to increase with age applies equally to men and women.

Earnings.—The weekly earnings of workers aged 45 and over were, on the whole, somewhat higher than the earnings of those under that age. Almost half of all jobseekers had last earned \$60-\$99 a week. The highest wages reported, however, had been received by more older than younger workers—a reflection, no doubt, of the higher proportion of skilled workers in the group aged 45 and over. About 22 percent of the older jobseekers earned \$100 weekly or more, compared with only 14 percent of those under age 45.

Older workers aged 45-64 showed a pattern of higher earnings than did the younger workers in all industry divisions, but the difference

was negligible in the service industries. In both trade and service, however, the proportion of workers aged 65 and over who earned at least \$100 a week was considerably below the average for all age groups.

Among jobseekers of both sexes displaced from manufacturing, more than half had last earned \$60-\$90 a week and more than a fourth had earned \$40-\$59. The proportions of older and younger jobseekers in both of these earnings brackets were substantially the same.

Labor-force attachment. — After men have passed the period of military service and advanced schooling, they show a high degree of continuous attachment to the labor force. Their willingness and ability to work do not drop off as they pass middle age. The data do not permit substantive conclusions on this score for workers beyond age 64.

Among men under age 25, almost half were out of the labor force for at least 1 of the 3 years before the survey interview—undoubtedly because of military service or continuation of schooling. For women the pattern of labor-force attachment is affected for the younger age groups by continuation of higher education,

homemaking, and childbearing. The extent of labor-force participation increases noticeably after age 45 and continues high through age 65 (table 9).

In all seven areas studied, attachment to the labor market increases with advancing age. Nevertheless, in Los Angeles and to a lesser extent in Miami, there was a clear pattern of older workers with relatively longer periods out of the labor force than in the other areas. Some of the explanation may lie in the extent to which seasonal activities prevail in each of those areas—for example, resort activity in Miami—as well as the large number of elderly persons who are intermittently available for employment if suitable opportunities become available.

Conclusion

Although many forces tend to put them at a disadvantage, older workers have numerous outstanding work qualities. They possess greater numbers and varieties of skills. They want to work, showing a high degree of attachment to the labor force. Older workers are not job hoppers; they stay on the job for longer periods than younger workers—an important

Table 9.—*Percentage distribution of jobseekers by age and sex and number of months out of the labor force in the 3 preceding years, January-February 1956*

Age and sex	Months out of labor force				
	Total	None	1-5	6-11	12 or more
		100	68	13	13
Under 25	100	40	8	9	43
25-34	100	65	13	8	14
35-44	100	72	15	5	8
45-54	100	76	12	5	7
55-64	100	76	13	6	5
65 and over	100	79	11	5	5
Men	100	73	11	5	11
Under 25	100	40	77	7	46
25-34	100	71	12	5	12
35-44	100	81	12	4	3
45-54	100	83	10	4	3
55-64	100	79	13	5	3
65 and over	100	79	11	5	5
Women	100	58	16	9	17
Under 25	100	38	12	14	36
25-34	100	54	16	11	19
35-44	100	59	19	8	14
45-54	100	64	14	8	14
55-64	100	68	13	9	10
65 and over	100	74	11	8	7

quality when an employer is equating age preference with the cost of turnover. On the other hand, older workers as a group have more physical handicaps and less formal education than younger workers.

Averages, of course, are only partly revealing. It is important to consider older workers as individuals. Differences in physical and mental capacities exist not only between persons in different age groups but within the same age groups. The requirements of the labor market are so diverse within different occupations and industries that a proper matching of men and jobs necessitates individual consideration of the factors involved. On the basis of work characteristics revealed in the survey, it appears that older workers, even as a group, compare favorably with younger workers and that the discrimination against them is largely unjustified.

Table 8.—*Physically handicapped jobseekers: Percentage distribution by age and type of physical handicap and as percent of all jobseekers, seven areas, January-February 1956*

Age	Percentage distribution by type of physical handicap					As percent of all jobseekers
	Total	Vision, hearing, and speech defects	Orthopedic disabilities	Respiratory (except asthma) and cardiovascular diseases	Other	
Total	100	27	22	10	41	14
Under 45	100	27	22	7	44	10
45 and over	100	27	22	13	38	19
45-54	100	24	25	10	41	15
55-64	100	26	24	15	35	21
65 and over	100	32	18	11	39	24

Notes and Brief Reports

Trust Fund Operations, 1956*

All financial operations of the old-age and survivors insurance system¹ are carried on through the Federal old-age and survivors insurance trust fund. Amounts equivalent to 100 percent of current collections under the Federal Insurance Contributions Act and under chapter 21 of the Internal Revenue Code of 1954 are transferred by permanent appropriation to the trust fund on the basis of estimates made by the Secretary of the Treasury. Differences between these estimates and the contributions actually payable on the basis of reported earnings are adjusted periodically. Contributions received under voluntary agreements with States for the coverage of State and local government employees are deposited directly in the trust fund.

In 1956 the total contributions appropriated to and deposited in the old-age and survivors insurance trust fund—minus any reimbursements to the General Treasury for refund of excess employee tax collections—amounted to \$6,172 million, 8.0 percent more than 1955 collections. The increase is largely the delayed result of the 1954 amendments to the Social Security Act that extended coverage, beginning January 1, 1955, to farmers and certain other self-employed groups. These newly covered persons paid contributions based on their earnings (for 1955) for the first time in 1956. A rise in the general wage level and normal population growth also played a part in increasing the total amount of contributions.

The invested assets of the trust fund earned \$526 million in 1956, including \$50,781 profit from the sales of securities on the open market. An

additional \$5 million in interest was received during the year under the financial interchange provisions of the 1951 amendments to the Railroad Retirement Act. The total amount earned in interest and profit on investments in 1956 was 15.1 percent higher than in the preceding year.

Expenditures for old-age and survivors insurance benefit payments amounted to \$5,715 million and for administrative expenses to \$132 million in 1956. Benefits were 15.0 percent higher than in 1955, and administrative expenses were 10.9 percent higher. Payments to women aged 62-64 (other than those entitled to benefits because they had an entitled child in their care) were first payable for November 1956; such payments were reflected in the monthly trust fund data only in the last month of 1956.

The total assets of the old-age and survivors insurance trust fund at the end of 1956 were \$22,519 million, a net addition to the fund of \$856 million during the year, compared with \$1,087 million in 1955. Of these assets, \$21,831 million was held in the form of Government securities and \$689 million in cash.²

The unemployment insurance trust fund is composed of the 51 accounts for the State unemployment insurance programs, the railroad unemployment account, and, beginning December 1954, the Federal unemployment account. During 1956 the State accounts were credited with deposits of \$1,504 million and interest of \$200 million. Withdrawals for benefit payments amounted to \$1,399 million, \$48 million more than in 1955. The net balance in the State accounts at the end of the year was \$8,546 million.

The balance in the railroad unemployment insurance account contin-

ued its long-range reduction from the 1948 peak of nearly \$1 billion. In 1956, it dropped from \$372 million at the beginning of the year to \$332 million by September and to \$317 million by the end of the year. As a result, the tax rate for 1957—tied by law to the size of the reserve the previous September—was raised another $\frac{1}{2}$ of 1 percent of payroll from the 1956 rate of $1\frac{1}{2}$ percent. Since the 1956 rate was itself three times the rate paid from 1948 through 1955, it was not unexpected that contributions reflected a similar upward trend. Deposits in 1956 (including the annual transfer from the railroad unemployment administration fund, \$3 million in 1956) amounted to \$57 million, more than three and one-half times the \$16 million deposited in 1955. Interest earned in 1956, however, decreased along with the total size of the account (the bulk of which is, of course, held in the form of Government securities, with a minimum in cash). In 1956 the railroad account earned \$8 million in interest; in 1955, \$10 million; and in 1954, \$14 million.

The Federal unemployment account, activated in December 1954,³ passed its legal maximum of \$200 million in June 1956. In the following month \$33 million was distributed to the States in proportion to the size of their accounts. The one loan from the account—\$3 million to Alaska in mid-1955—was repaid on December 28, 1956.⁴ The account earned \$4 million in interest during the year and stood at \$206 million at the close of the year.

The total assets of the unemployment trust fund on December 31, 1956, amounted to \$9,069 million, compared with \$8,764 million at the end of the preceding year.

¹ Under Public Law 587 (83d Cong., 2d sess.), a \$200-million reserve for emergency loans to the State unemployment insurance systems is to be accumulated from the excess of Federal unemployment tax collections over State and Federal employment security administrative expenses; any amount in excess of the \$200 million is to be prorated among the States.

² Alaska took out another loan on January 3, 1957, for \$2.6 million (the legal maximum, based on the largest amount that it paid in benefits in any of the 4 preceding quarters).

* Prepared by Sophie R. Dales, Division of Program Research, Office of the Commissioner.

¹ Although the disability insurance trust fund was established by the 1956 amendments to the Social Security Act, payments into that fund did not begin until January 1957, and disbursements from it for disability benefit payments will not begin until July 1957.

Table 1.—Investments of the social security trust funds, by type and earnings, end of December 1955 and 1956

[In millions]

Type of investment	Old-age and survivors insurance trust fund		Unemployment trust fund	
	1956	1955	1956	1955
Total...	\$21,830.6	\$21,101.9	\$9,061.1	\$8,753.5
Public issues:				
Treasury bonds:				
2 $\frac{3}{4}$ percent...	.5			
2 $\frac{1}{4}$ percent...	4.2	4.2	4.0	4.0
2 $\frac{1}{2}$ percent...	1,191.8	1,188.6	150.0	150.0
2 $\frac{3}{4}$ percent...	1,081.9	1,081.9	760.0	760.0
3 percent...	68.2	68.2		
3 $\frac{1}{4}$ percent...	45.1	45.1	50.0	50.0
Treasury notes, 2 $\frac{1}{4}$ percent...	131.0	30.0		
Treasury certificates of indebtedness:				
2 $\frac{5}{8}$ percent...	34.1	20.0		
3 $\frac{1}{4}$ percent...	49.0			
Net unmortized premium and discount ¹ ...	² .9	² 1.2	.8	.9
Special issues (certificates of indebtedness):				
2 $\frac{3}{4}$ percent...		2,040.0		244.0
2 $\frac{1}{4}$ percent...		16,622.7		7,544.7
2 $\frac{1}{2}$ percent...	19,223.8		7,827.6	268.6
2 $\frac{5}{8}$ percent...				

¹ Refers only to the investments acquired above or below par value in open-market operations. "Premium" is the excess of the price paid in the open market over par value; "discount" is the amount by which the price paid is less than par value. The Treasury Department amortizes this positive or negative difference over the remaining life of the obligations. At any given time, the "net unmortized" figure represents a subtraction of

the amount remaining to be written off between that time and maturity on issues bought at a premium from the amount still to be "written on" for issues bought at a discount.

² Includes \$84,753 of interest purchased in 1955 and \$247,333 in 1956.

Source: *Daily Statement of the U. S. Treasury* and unpublished Treasury releases.

Under the provisions of the Social Security Act, as amended, the Federal old-age and survivors insurance trust fund is administered by a Board of Trustees composed of the Secretary of the Treasury as Managing Trustee, the Secretary of Labor, and the Secretary of Health, Education, and Welfare. The Commissioner of Social Security is Secretary of the Board.

The Managing Trustee invests the portion of the old-age and survivors insurance trust fund that, in his judgment, is not required currently for benefit payments and administrative expenses. The Social Security Act restricts permissible investments of the trust fund to interest-bearing obligations of the United States Government and to obligations guaranteed as to principal and interest by the United States. Obligations of these types may be acquired on original issue at par or by purchase of outstanding issues at market price, and they may be sold at market price. In addition, the Act authorizes issuance exclusively to the trust fund of public-debt obligations, which may be redeemed at par plus accrued interest.

Although the unemployment trust

fund is composed of the separate State accounts, the railroad unemployment account, and the Federal unemployment account, investments are made by the Secretary of the Treasury for the fund as a unit. Interest earned on the fund's investments is distributed quarterly among all accounts on the basis of the average daily balance of each account. Permissible types of investments are the same as for the old-age and survivors insurance trust fund.

The net addition to the investments of the old-age and survivors insurance trust fund in 1956 totaled \$729 million, compared with \$1,239 million in 1955. At the end of the year the fund's portfolio of Government securities amounted to \$21,831 million and included Treasury bonds, notes, and certificates of indebtedness (table 1). The net amount of securities acquired by the unemployment trust fund during 1956 was \$308 million, compared with \$14 million in 1955. The fund's invested assets totaled \$9,061 million at the end of 1956. Between them, the two social security trust funds acquired more than \$1 billion in Government securities during 1956, and the sum

of their total investments at the end of the year was slightly less than \$31 billion. The sum represented 11.3 percent of the total interest-bearing public debt, compared with 10.7 percent at the end of 1955 (table 2).

The Social Security Act of 1935 required that the investments of the old-age reserve account (now the old-age and survivors insurance trust fund) earn at least 3 percent. The 1939 amendments removed all reference to a minimum yield except on "special obligations issued to the trust fund," which were required to bear the average rate of interest on the interest-bearing portion of the public debt, computed as of the end of the month next preceding the date of issue and rounded to the next lowest $\frac{1}{8}$ of 1 percent if the average rate was not itself an exact multiple of $\frac{1}{8}$ of 1 percent. The 1956 amendments changed the interest base to reflect the essentially long-term character of these investments. The rate is now "the average rate . . . borne by all *marketable* interest-bearing obligations of the United States . . . not due or callable until after the expiration of five years [italics added] from the date of original issue," computed as of the end of the month before and rounded to the nearest $\frac{1}{8}$ of 1 percent. This provision, in effect, ties the interest rate of the trust fund's special issues to the average rate on Treasury bonds.

The special issues, under the 1956 amendments, "shall have maturities fixed with due regard for the needs" of the trust fund. In recent years, all special obligations issued to the trust fund have been 1-year special certificates of indebtedness. At one time the fund held, in addition to its marketable issues, only 5-year special Treasury notes, but the last series of these notes was issued in 1943 and matured on June 30, 1948. The 1956 amendments also changed the designation from "special obligations issued" to the trust fund to "public-debt obligations for purchase" by the trust fund, to emphasize that they are as much a part of the public debt as any other United States security issue.

At the start of 1956 the old-age and survivors insurance trust fund

held special certificates of indebtedness that yield 2 1/4-percent and 2 3/8-percent interest. In January, February, and March, 2 1/4-percent issues were redeemed to meet the obligations of the fund, and money coming into the fund was invested in 2 3/8-percent issues. Starting in April, new acquisitions were made at 2 1/2 percent from incoming funds, with redemption of the 2 1/4-percent issues continuing as needed. During the first half of the year the net balance of new investment was \$941 million. In the June 30 "roll-over," when all the special certificates matured, they were reinvested at 2 1/2 percent, and all certificates added in the remainder of the year were at that rate. During the latter half of 1956, special obligations redeemed exceeded those acquired by \$212 million, thus bringing the total net acquisition for the year down to \$729 million.

The new formula for the fund's interest rate (based on the average bond rate of the month before, rounded to the nearest 1/8 of 1 percent) was applied for the first time to special obligations acquired in October. From October through the rest of the year the rate continued as before at 2 1/2 percent, but only because of the new rounding method.

The average rate on Treasury bonds for the first 8 months was 2.485 percent and for the last 4 months 2.482 percent. Had the old rounding method (to the next lowest 1/8 of 1 percent) continued to be applied to the new interest base, the rate borne by special obligations acquired in October, November, and December would have been only 2 1/8 percent. With the old interest base (the total interest-bearing public debt) and the old rounding method, special obligations issued to the fund in October would have borne interest at 2 1/2 percent and in November and December at 2 1/8 percent. Thus, in a period of generally rising interest rates, made manifest first, of course, in shorter-term issuances, the interest formula provided by the 1956 amendments results in a lower interest rate for the fund's special obligations than the previous formula. Conversely, in a period of falling rates, the new formula would place the fund among the last to be affected, along with the longest-term Treasury securities. The difference over the years between the average rate on the total interest-bearing debt and on the long-term bonds is indicated in table 3, with the computed average interest rate on all investments (special obliga-

Table 3.—Average interest rate on social security trust fund investments, total interest-bearing public debt, and long-term marketable debt at the end of specified period, 1936-56

At end of—	Computed average interest rate (percent)			
	Total interest-bearing public debt	Long-term marketable U. S. obligations	Old-age and survivors insurance trust fund investments	Unemployment trust fund investments
1936	2.570	3.088	—	2.50
1937	2.568	3.059	3.00	2.50
1938	2.586	2.978	3.00	2.50
1939	2.598	2.915	3.00	2.50
1940	2.566	2.868	2.84	2.50
1941	2.409	2.751	2.66	2.49
1942	2.059	2.675	2.44	2.24
1943	1.956	2.421	2.22	1.89
1944	1.919	2.326	2.20	1.91
1945	1.965	2.323	2.14	1.93
1946	2.057	2.307	2.04	1.94
1947	2.144	2.296	2.09	2.05
1948	2.216	2.310	2.20	2.16
1949	2.208	2.316	2.20	2.16
1950	2.209	2.359	2.19	2.16
1951	2.308	2.322	2.20	2.18
1952	2.353	2.320	2.30	2.30
1953	2.414	2.393	2.41	2.41
1954	2.291	2.480	2.29	2.30
1955	2.490	2.485	2.31	2.31
1956:				
June	2.576	2.485	2.52	2.53
December	2.671	2.482	2.52	2.53

Source: *Daily Statement of the U. S. Treasury* and other Treasury Department releases.

Table 2.—Investments of social security trust funds and interest-bearing public debt at end of specified period, 1936-56

[Amounts in millions]

At end of—	Interest-bearing public debt	Social security trust fund investments			
		Total amount	Percent of public debt	Old-age and survivors insurance trust fund	Unemployment trust fund
1936	\$33,699	\$64	0.2	—	\$64
1937	36,715	1,138	3.1	\$513	625
1938	38,899	1,926	5.0	862	1,064
1939	41,445	2,944	7.1	1,435	1,509
1940	44,458	3,962	8.9	2,016	1,945
1941	57,451	5,468	9.5	2,736	2,732
1942	107,308	7,342	6.8	3,655	3,687
1943	164,508	9,574	6.0	4,779	5,095
1944	228,891	12,546	5.5	5,967	6,579
1945	275,694	14,563	5.3	7,054	7,508
1946	257,649	15,643	6.1	8,079	7,564
1947	254,205	17,371	6.8	9,268	8,102
1948	250,579	19,052	7.6	10,556	8,496
1949	255,019	19,424	7.6	11,728	7,696
1950	254,283	20,970	8.2	13,331	7,639
1951	257,070	23,444	9.1	15,017	8,427
1952	265,293	25,983	9.8	16,960	9,023
1953	272,881	27,836	10.2	18,291	9,845
1954	275,731	28,602	10.4	19,863	8,740
1955	277,799	29,855	10.7	21,102	8,754
1956:					
June	269,883	30,744	11.4	22,043	8,701
December	274,219	30,892	11.3	21,831	9,061

Source: *Daily Statement of the U. S. Treasury* and other Treasury Department releases.

tions and other) of the two trust funds. The long-term marketable securities had a higher average rate in the 16 years 1936-51. During the last 5 years, 1952-56, the average interest rate on the total debt took the lead, but by a smaller margin than for the reverse situation in many of the earlier years.

The 1956 amendments did not affect the interest formula of the unemployment trust fund—a fund of essentially different character and purpose from the old-age and survivors insurance trust fund. The formula remained the same as the "old" formula for the old-age and survivors insurance trust fund. The unemployment insurance trust fund therefore acquired special obligations in 1956 at the same rates as the old-age and survivors insurance trust fund through October. Acquisitions in November and December were at 2 1/8 percent. The net total acquired in 1956 amounted to \$308 million. Of the total investments of \$30,892 million in the portfolios of both funds

at the end of the year, \$27,320 million or 88.4 percent (the same proportion as in the 2 preceding years) was invested in special obligations—\$27,051 million at 2½ percent and the \$269 million of the unemployment trust fund at 2½ percent (table 1).

The old-age and survivors insurance trust fund also acquired a net total of \$168 million in marketable Government obligations in 1956. Of these, \$101 million was in Treasury notes, \$63 million in Treasury certificates of indebtedness (not to be confused with the special certificates of indebtedness issued by the Treasury to various trust and other funds), and \$4 million in Treasury bonds. The fund invested in April \$500,000 in the 2½-percent bonds of 1958, which it had not held before. Other bond transactions were among the several 2½-percent issues, of which the fund previously had held varying amounts.

The unemployment trust fund has acquired no public issues since November 1953. Investments of this fund in other than special obligations must be at interest rates at least equal to the rates payable on special obligations.

The Treasury also manages several other social insurance and related trust funds. The principal ones are the railroad retirement account and the civil service retirement fund. In 1956 the total receipts of the railroad retirement account amounted to \$727 million; contributions were \$626 million and interest was \$101 million.⁵ Railroad retirement benefits of \$630 million were paid out in 1956; administrative expenses totaled \$7 million. At the end of the year the total assets of the account were \$3,641 million; of this total, \$3,585 million was invested and \$56 million was undisbursed cash balance. The interest rate for this fund's investments is set by law at 3 percent.

In previous years the total invested assets of the railroad retirement account have been in the form of 3-percent special Treasury notes ma-

⁵ This amount excludes \$5.2 million transferred to the old-age and survivors insurance trust fund under the financial interchange provisions of the Railroad Retirement Act.

turing at intervals of 1-5 years. In 1956, for the first time, \$6 million was invested in public marketable issues (Treasury bonds) bearing interest ranging from 2½ percent to 3 percent. The discount at which these securities were acquired was presumably sufficient to bring the return on all of them up to 3 percent for the duration of the period for which they may be held.

Contributions to the civil service retirement fund totaled \$1,120 million in 1956, and interest earned \$212 million. Benefits and refunds of \$552 million were paid during 1956. The administrative expenses of the civil service retirement program are chargeable not to the fund but to the General Treasury. At the end of the year the invested assets of the fund totaled \$7,256 million.

At the end of 1956, all types of special Government obligations outstanding amounted to \$45,639 million, 17 percent of the outstanding interest-bearing Federal debt. Together, the two social security funds held 60 percent of all special obligations, the same proportion as in 1955. Most of the remainder was held by other trust funds, including the civil service retirement fund (16 percent), the several veterans' insurance funds (15 percent), and the railroad retirement account (8 percent).

Survivor Benefit Protection for Federal Judges*

Public Law No. 973, approved August 3, 1956, established a system of survivor benefits for Federal judges. In many respects it is like the system of survivor benefits provided for Members of Congress in the Civil Service Retirement Act before the 1956 amendments to that act.

There is no formal retirement system for the Federal judges themselves, since a judge holds office for life unless he resigns or is removed. A judge with 10 years of service may resign at age 70 and continue to receive the salary he was receiving

* Prepared by Paul W. Nowlin, Division of the Actuary, Office of the Commissioner.

when he resigned. Rather than resign on salary, most judges retire from regular active duty and continue to perform their duties to the extent that they are able to do so.

Participation in the system of survivor benefits is by voluntary election, but election must be made before February 3, 1957, or within 6 months after taking office. Judges contribute 3 percent of salary. After a judge resigns on salary or retires from regular active duty, he continues to make contributions; on his death the same survivor benefits are paid as if he had remained fully active as a judge. The justices of the Supreme Court are excluded; annuities are already provided for their widows on a noncontributory basis.

When a judge dies after at least 5 years of service for which contributions were made, his widow receives an annuity. It begins immediately if she has a dependent child or is over age 50 but otherwise it begins when she reaches age 50, and it terminates upon her death or remarriage. The amount is 1¼ percent of the average salary during the last 5 years of service, multiplied by years of credited service, with a maximum of 37½ percent of the average salary. Nonjudicial Government service that is not credited toward another annuity may be counted, but the part of the annuity based on service in the executive department or service of more than 15 years as an employee of Congress is only ¼ of 1 percent of the average judicial salary times the years of such earlier service.

Child survivor benefits are paid to children under age 18 or regardless of age if they are incapable of self-support because of mental or physical disability. When the widowed mother is present, each child receives \$30 a month; the maximum combined amount for all children is \$75. When there is no widowed mother present, each child receives \$40 a month (with no maximum on total family benefits).

Service before the judge became covered by the system is credited if he pays the contributions for the past service with interest. Alternatively, credit may be given for the past service by reducing the annuity by 10

percent of the accumulated unpaid contributions. For judges currently in service to have immediate survivor benefit protection, they must obtain credit, through purchase, for sufficient service in the past to make a total of 5 years of contributory past and present service.

Salaries of Federal judges were increased 50 percent in March 1955; district judges receive \$22,500 a year and judges of the Courts of Appeals \$25,500. Thus the widow of a district judge who dies after February 1960 would receive an annual annuity equal to \$281.25, multiplied by years of service if only judicial service was credited and all credited service was paid for, subject to a maximum of \$8,437.50.

When a judge resigns but not on salary or when he dies leaving no survivor eligible for an annuity, his contributions are refunded with interest. Upon termination of all survivor annuities, any excess of the judge's contributions, accumulated to the date of death, over the total amount of the annuity paid is refunded.

Annuities are paid to widows of judges who died before the law was passed, even if the judge had less than 5 years of service. In addition, a judge who died between August 3, 1956, and February 2, 1957, without having elected coverage is deemed to have elected coverage, and the widow is eligible for an annuity despite the fact that no contributions were made. In these cases the annuity is computed in the normal manner and is reduced by 10 percent of the accumulated unpaid contributions.

The system is to be administered by the Administrative Office of the United States Courts. A judicial survivors annuity fund is created, into which the judges contribute and from which the benefits are paid. Any part of the fund not required for immediate payment of benefits is to be invested in interest-bearing securities of the United States Government. It is estimated that the cost of the benefits will increase from about 3 percent of payroll in the first year to about 11 percent ultimately. That part of the cost not met by contributions and interest earnings of the

fund must be met by Government appropriations to the fund. Periodic valuations of the system are to be made by an actuary, who may be an employee of another Government department temporarily assigned for this purpose.

Recent Publications*

Social Security Administration

BUREAU OF PUBLIC ASSISTANCE. *State and Local Financing of Public Assistance, 1935-1955*, by Ellen J. Perkins. (Public Assistance Report No. 28.) Washington: The Bureau, 1956. 35 pp. and 17 tables. Processed. Limited free distribution; apply to the Bureau of Public Assistance, Social Security Administration, Washington 25, D. C.

CHILDREN'S BUREAU. *Selected Child Welfare Expenditures of State and Local Public Welfare Agencies, 1954-55*, by Seth Low. (Statistical Series, No. 36.) Washington: The Bureau, 1956. 26 pp. Processed. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

CHILDREN'S BUREAU. *Training Under the Maternal and Child Health and Crippled Children's Programs, 1954*, by Margaret McKiever. (Statistical Series, No. 34.) Washington: The Bureau, 1956. 20 pp. Processed. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

MERRIAM, IDA C. *Trends in Welfare Expenditures*. (Research and Statistics Note No. 1-1957.) Washington: Office of the Commissioner, Division of Program Research, 1957. 4 pp. Processed. Limited free distribution; apply to the Division of Program Research, Social Security Administration, Washington 25, D. C.

General

CALIFORNIA. UNIVERSITY. THE HELLER COMMITTEE FOR RESEARCH IN SOCIAL

* Prepared in the Library, Department of Health, Education, and Welfare. Orders for items listed should be directed to publishers and booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

ECONOMICS. *Quantity and Cost Budgets for Two Income Levels: Prices for the San Francisco Bay Area, September, 1955*. Berkeley, Calif.: The University, 1956. 92 pp. \$1.50.

Budgets for a family of a salaried junior professional and executive worker and for a family of a wage earner.

CHAMBER OF COMMERCE OF THE UNITED STATES. ECONOMIC RESEARCH DEPARTMENT. *Fringe Benefits—1955*. Washington: The Department, 1956. 40 pp. \$1.

A survey of the costs of fringe benefits in 1,000 companies. Includes data on average payments, industry and regional variations, and wage and payroll data, with a comparison of earlier years and 1955.

"Extension of Social Security in India." *Industry and Labour*, Geneva, Vol. 17, Jan. 1, 1957, pp. 32-33. 25 cents.

HUNTER, FLOYD; SCHAEFFER, RUTH CONNOR; and SHEPS, CECIL G. *Community Organization: Action and Inaction*. Chapel Hill: University of North Carolina Press, 1956. 268 pp. \$5.

POOLE, KENYON E. *Public Finance and Economic Welfare*. New York: Rinehart & Co., Inc., 1956. 640 pp. \$6.50.

Includes chapters on the financing of the Federal, State, and local governments, government expenditures and public welfare, intergovernmental fiscal relations, and the economics of social security.

"Social Security: Reform of the National Pensions Scheme in the Union of Soviet Socialist Republics." *Industry and Labour*, Geneva, Vol. 16, Dec. 15, 1956, pp. 517-524. 25 cents.

"Social Security Act in Iraq." *Industry and Labour*, Geneva, Vol. 17, Jan. 1, 1957, pp. 29-31. 25 cents.

"Social Security Changes in Great Britain." *Industry and Labour*, Vol. 17, Jan. 1, 1957, pp. 35-36. 25 cents.

Retirement and Old Age

COHEN, RUTH G. "Casework with Older Persons." *Social Work*, New York, Vol. 2, Jan. 1957, pp. 30-35. \$1.75.

COMINSKY, J. R. "Older Workers Are People Too." *Personnel Journal*, Swarthmore, Pa., Vol. 35, Jan. 1957, pp. 294-296. 75 cents.

(Continued on page 27)

Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-57
[In thousands; data corrected to Mar. 8, 1957]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs							
		Monthly retirement and disability benefits ¹				Survivor benefits						Temporary disability benefits under Railroad Unemployment Insurance Act ⁹	State laws ¹⁰	Veterans' legislation ¹¹	Railroad Unemployment Insurance Act ⁸				
		Social Security Act	Railroad Retirement Act	Civil Service Commission ²	Veterans Administration ³	Monthly			Lump-sum ⁷										
						Social Security Act ⁴	Railroad Retirement Act ⁵	Civil Service Commission ²	Veterans Administration ⁶	Social Security Act	Other ⁸								
1956																			
January	5,817.6	426.8	237.2	2,711.8	2,186.3	207.1	75.3	(12)	46.6	11.9	38.4	1,200.0	66.0	58.1					
February	5,872.2	428.9	239.3	2,704.4	2,197.6	208.0	76.0	(12)	41.8	12.2	29.3	1,309.2	73.5	59.7					
March	5,939.0	431.8	240.5	2,715.9	2,210.7	208.4	77.0	1,165.5	46.8	12.3	27.0	1,312.6	72.2	56.8					
April	6,007.9	434.2	241.4	2,724.9	2,227.7	208.5	77.7	(12)	52.2	12.3	25.3	1,219.5	59.2	44.1					
May	6,070.7	436.9	243.1	2,732.8	2,246.6	209.6	78.4	(12)	53.7	12.7	24.9	1,064.4	44.4	30.9					
June	6,114.4	437.2	244.6	2,738.5	2,260.1	211.0	80.7	1,175.8	49.3	12.2	22.4	1,072.1	45.6	23.0					
July	6,177.2	437.3	244.6	2,743.9	2,274.0	212.1	80.9	(12)	48.3	12.0	24.4	975.6	47.9	38.4					
August	6,275.8	439.1	248.8	2,749.6	2,290.7	212.8	81.5	(12)	50.6	12.3	34.6	931.8	52.1	78.0					
September	6,345.5	440.9	249.4	2,752.2	2,302.3	213.8	82.1	1,174.7	43.3	11.4	33.0	888.9	47.7	43.6					
October	6,387.5	441.2	249.3	2,758.7	2,314.0	214.8	82.9	(12)	38.7	12.6	36.5	752.3	30.3	39.9					
November	6,606.2	442.8	248.8	2,761.7	2,429.2	215.5	83.9	(12)	37.2	12.0	35.2	796.2	31.0	45.4					
December	6,677.1	443.3	255.9	2,764.7	2,451.0	216.0	85.5	(12)	38.3	11.2	32.5	940.6	39.9	53.5					
1957																			
January	6,777.5	444.1	259.0	2,766.4	2,483.9	217.3	85.6	(12)	56.7	12.6	39.8	1,452.5	53.1	75.3					
1940	\$1,183,462	\$17,150	\$114,166	\$62,019	\$317,851	\$6,371	\$1,448		\$105,696	\$11,833	\$12,267	\$518,700		\$15,961					
1941	1,079,648	51,169	119,912	64,933	320,561	23,644	1,559		111,799	13,270	13,943	344,321		14,537					
1942	1,124,351	76,147	122,806	68,115	325,265	39,523	1,603		111,193	15,005	14,342	344,084		6,268					
1943	911,696	92,943	125,795	72,961	331,350	55,152	1,704		116,133	17,843	17,255	79,643		917					
1944	1,104,638	113,487	129,707	77,193	456,279	73,451	1,765		144,302	22,634	19,238	62,385	\$4,215	582					
1945	2,047,025	148,107	137,140	83,874	697,830	99,651	1,772		254,238	26,127	23,431	445,866	126,630	2,359					
1946	5,135,413	222,320	149,188	94,585	1,266,984	127,933	1,817		333,640	27,851	30,610	1,094,850	1,743,718	39,917					
1947	4,658,540	257,554	177,053	106,876	1,676,029	149,179	19,283		382,515	29,460	33,115	\$11,368	776,165	970,542	39,401				
1948	4,454,705	352,022	208,642	132,852	1,711,182	171,837	36,011	\$918	413,912	32,315	32,140	30,843	793,265	510,167	28,599				
1949	5,613,168	437,420	240,893	158,973	1,692,215	196,586	39,257	4,317	477,406	33,158	31,771	30,103	1,737,279	430,194	103,596				
1950	5,196,761	651,409	254,240	175,787	1,732,208	276,945	43,884	8,409	491,579	32,740	33,578	28,099	1,373,426	34,653	59,804				
1951	5,503,855	1,321,061	268,733	196,529	1,647,938	506,803	49,527	14,014	519,398	57,337	33,356	26,297	840,411	2,234	20,217				
1952	6,285,237	1,539,327	361,200	225,120	1,722,225	591,504	74,085	19,986	572,983	63,298	37,251	34,689	998,237	3,539	41,793				
1953	7,353,396	2,175,311	374,112	269,300	1,840,437	743,536	83,319	27,325	613,475	87,451	43,377	45,150	962,221	41,696	46,684				
1954	9,455,374	2,667,982	428,900	298,126	1,921,380	879,952	93,201	32,530	628,801	92,229	41,480	49,173	2,026,866	107,666	157,088				
1955	10,275,552	3,747,742	438,970	335,876	2,057,515	1,107,541	121,847	39,362	688,426	112,871	42,233	51,945	1,350,268	87,672	93,284				
1956	11,192,967	4,361,231	400,645	2,101,576	1,244,073	133,171	49,675	698,875	109,304	42,346	49,538	1,380,726	60,917	70,443					
1957	January	1,035,052	379,445	42,439	36,296	177,529	110,856	11,275	4,508	58,986	11,453	4,027	5,296	177,598	5,572	9,772			

¹ Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated (for January 1957 includes a few child's benefits paid, solely because of disability, to children aged 18 or over). Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act. September 1956 data for amount of benefits under the railroad program estimated.

² Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections.

³ Pensions and compensation, and subsistence payments to disabled veterans undergoing training; beginning July 1955, payments on estimated basis and adjusted quarterly.

⁴ Mother's, widow's, widower's, parent's, and child's benefits; partly estimated.

⁵ Annuities to widows under joint and survivor elections and, beginning February 1947, survivor benefits—widow's, widower's (first paid December 1951), widowed mother's, parent's, and child's benefits. September 1956 data for amount of benefits estimated.

⁶ Payments to widows, parents, and children of deceased veterans; beginning 1955, data for beneficiaries shown as of end of quarter; beginning July 1955, payments on estimated basis and adjusted quarterly.

⁷ Number of decedents on whose account lump-sum payments were made.

⁸ Payments under the Railroad Retirement Act and Federal civil-service and

veterans' programs; beginning July 1955, data for veterans' programs on estimated basis.

⁹ Represents average number of beneficiaries in a 14-day registration period; temporary disability benefits first payable July 1947.

¹⁰ Represents average weekly number of beneficiaries; beginning January 1955 includes data for payments to unemployed Federal workers made by the States as agents of the Federal Government.

¹¹ Beginning September 1944, under the Servicemen's Readjustment Act, readjustment allowances to unemployed and self-employed veterans of World War II. Beginning November 1952, under the Veterans' Readjustment Assistance Act, unemployment compensation benefits to veterans with military service since June 1950. Number represents average weekly claims paid.

¹² Not available.

¹³ Payments: under the Social Security Act annual data represent Treasury disbursements and under the Railroad Retirement Act, amounts certified (for both programs monthly data for monthly benefits represent benefits in current-payment status); under the Railroad Unemployment Insurance Act, amounts certified; for Veterans Administration programs, except the readjustment allowance program, disbursements; under the State unemployment insurance laws, the Servicemen's Readjustment Act, and the Veterans' Readjustment Assistance Act, checks issued; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for civil-service data and payments under the Railroad Unemployment Insurance Act, which are adjusted monthly.

Source: Based on reports of administrative agencies.

Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1954-57

[In thousands]

Period	Retirement, disability, and survivor insurance			Unemployment insurance		
	Federal insurance contributions ¹	Federal civil-service contributions ²	Taxes on carriers and their employees	State unemployment insurance contributions ³	Federal unemployment taxes ⁴	Railroad unemployment insurance contributions ⁵
Fiscal year:						
1954-55 ⁶	\$5,087,154	\$469,856	\$600,106	\$1,142,009	\$279,986	\$23,720
1955-56	6,442,370	808,207	634,323	1,328,722	324,656	34,043
7 months ended:						
January 1955	2,414,703	267,510	338,897	647,140	70,864	11,832
January 1956	3,112,303	569,915	335,020	721,424	69,702	12,559
January 1957	(⁷)	802,594	333,243	865,017	45,486	38,136
1956						
January	186,056	52,318	17,300	71,035	31,850	102
February	661,916	31,404	85,058	130,219	241,146	1,872
March	520,119	59,257	53,870	9,312	5,880	4,126
April	598,353	49,098	15,267	138,956	4,045	596
May	997,587	53,424	91,356	316,671	2,499	12,193
June	552,091	45,109	53,751	12,140	1,294	2,698
July	351,031	560,769	23,376	148,138	1,719	434
August	818,805	60,862	81,404	295,588	742	9,833
September	412,743	49,785	53,453	10,879	621	8,783
October	218,116	51,738	24,959	109,393	598	617
November	606,322	53,677	74,306	208,899	865	10,352
December	248,790	52,326	54,580	12,033	609	7,731
1957						
January	(⁷)	63,435	21,165	80,086	40,242	386

¹ Represents contributions of employees, employers, and the self-employed in employments covered by old-age and survivors insurance (beginning December 1952, adjusted for employee-tax refunds); from May 1951, includes deposits in the trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

² Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

³ Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 3 jurisdictions, contributions from employees; excludes contributions collected for deposit in State sickness insur-

ance funds. Data reported by State agencies.

⁴ Represents taxes paid by employers under the Federal Unemployment Tax Act.

⁵ Beginning 1947, also covers temporary disability insurance.

⁶ Except for State unemployment insurance, as shown in the *Final Statement of Receipts and Expenditures of the U. S. Government*.

⁷ Not available.

⁸ Includes contributions from the Federal Government.

Source: *Monthly Statement of the U. S. Treasury*, and other Treasury reports, unless otherwise noted.

RECENT PUBLICATIONS (Continued from page 25)

FRIEDMANN, EUGENE. *Retirement—A New Way of Life: A Guide to the Later Years*. Madison: University of Wisconsin Extension Division, 1956. 41 pp.

HAMILTON, CLARENCE H. *Your Rewarding Years: New Meaning, Purpose and Happiness From the Middle Years On*. New York: Bobbs-Merrill Co., Inc., 219 pp. \$2.75.

KOYL, L. F. "Age Changes and Employability." *Public Health Reports*, Washington, Vol. 71, Dec. 1956, pp. 1195-1202. 55 cents.

LEVINE, DAVID L. "Casework and Counseling Services for the Aged." *Public Welfare*, Chicago, Vol. 15, Jan. 1957, pp. 17-20. \$1.

LOKSHIN, HELEN. "Psychological Factors in Casework with Blind Older People." *The New Outlook for the Blind*, New York, Vol. 51, Jan. 1957, pp. 1-8. 35 cents.

MORRISSEY, LEONARD E. "Dispute Over the Variable Annuity." *Harvard*

Business Review, Boston, Vol. 35, Jan.-Feb. 1957, pp. 75-84. \$2. Arguments for and against the variable annuity.

ROSEN, THEODORE, and KOSTICK, ABRAHAM. "Separation and Adjustment Problems in a Home for the Aged." *Social Work*, New York, Vol. 2, Jan. 1957, pp. 36-41. \$1.75.

U. S. CONGRESS. SENATE. COMMITTEE ON LABOR AND PUBLIC WELFARE. *Studies of the Aged and Aging: Selected Documents*. Compiled by the staff of the Committee on Labor and Public Welfare. (Senate Committee Print, 84th Cong., 2d sess.) Washington: U. S. Govt. Print Off., 1956 and 1957. 10 vols.

A compilation of documents on older persons in the United States and their problems, with the following titles: 1. Federal and State Activities; 2. Health and Health Services; 3. Income and Income Maintenance; 4. Employment; 5. Public and Private Services for Older People: Rehabilitation, Housing and Living Arrangements, Education, and Com-

munity Services; 6. Care of the Aging by the Veterans' Administration; 7. Guide to Significant Publications; 8. Population: Current Data and Trends; 9. Research, Demonstration and Training; and 10. Projects in Aging.

U. S. CONGRESS. SENATE. COMMITTEE ON LABOR AND PUBLIC WELFARE. *Studies of the Aged and Aging: Summary of Federal Legislation Relating to Older Persons*. Prepared for the Committee by the Legislative Reference Service, Library of Congress. (Senate Committee Print, 84th Cong., 2d sess.), 1957. 34 pp.

WENTWORTH, EDNA C. "Methods Used in Evaluating Adequacy of Old-Age and Survivors' Insurance Benefits." *Social Service Review*, Chicago, Vol. 30, Dec. 1956, pp. 437-445. \$1.75.

Public Welfare

BOWERS, SWITHUM. "Social Work as a Helping and Healing Profession." *Social Work*, New York, Vol. 2, Jan. 1957, pp. 57-62. \$1.75.

Table 3.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-56

[In thousands]

Period	Receipts		Expenditures		Assets		
	Net contribution income and transfers ¹	Interest received ²	Benefit payments	Administrative expenses ³	Net total of U. S. Government securities acquired ⁴	Cash balance at end of period	Total assets at end of period
Cumulative, January 1937-December 1956	\$44,733,773	\$4,201,253	\$25,395,200	\$1,020,673	\$21,830,552	\$688,601	\$22,519,153
Calendar year:							
1940	607,004	42,861	35,354	26,203	581,300	14,205	2,030,706
1941	789,298	56,159	88,083	26,158	719,900	25,522	2,761,921
1942	1,012,490	72,271	130,675	27,898	919,034	32,676	3,688,110
1943	1,239,490	88,250	165,938	29,454	1,123,400	41,624	4,820,458
1944	1,315,680	106,741	208,972	29,201	1,188,000	37,873	6,004,707
1945	1,285,486	134,318	273,885	29,971	1,087,590	66,232	7,120,655
1946	1,295,398	151,592	378,104	39,739	1,024,310	71,067	8,149,801
1947	1,557,911	164,186	466,193	45,561	1,189,746	91,663	9,360,144
1948	1,687,820	281,201	556,174	51,277	1,287,280	165,953	10,721,714
1949	1,669,975	145,662	667,164	54,265	1,172,233	87,928	11,815,922
1950	2,670,771	256,998	961,094	61,330	1,602,655	390,618	13,721,266
1951	3,367,200	417,267	1,885,201	80,798	1,686,676	522,409	15,539,734
1952	3,818,911	365,221	2,194,129	88,019	1,943,052	481,341	17,441,719
1953	3,945,099	414,167	3,006,298	87,732	1,330,860	415,719	18,706,956
1954	5,163,263	467,923	3,670,162	92,186	1,571,282	713,275	20,575,795
1955	5,713,045	461,051	4,968,155	118,633	1,239,345	561,238	21,663,104
1956	6,171,931	530,760	5,714,610	132,031	728,687	688,601	22,519,153
1955							
December	340,055	201,141	437,443	9,479	135,884	561,238	21,663,104
1956							
January	186,056	1,041	438,481	9,727	-247,406	547,533	21,401,992
February	661,916	3,303	444,634	9,999	70,352	687,767	21,612,579
March	520,119	13,737	457,667	10,227	175,942	577,786	21,678,541
April	598,353	18,427	471,736	9,568	-179,159	892,421	21,814,016
May	997,587	4,600	478,994	12,440	647,668	755,506	22,324,769
June	552,091	206,196	480,708	9,239	473,767	550,078	22,593,109
July	351,031	1,081	479,651	11,300	-221,601	632,795	22,454,270
August	818,805	3,135	486,813	9,923	380,931	577,068	22,779,473
September	412,743	19,522	489,770	10,483	-127,148	636,227	22,711,485
October	218,116	19,121	489,791	14,940	-249,759	618,492	22,443,991
November	606,322	5,381	488,599	11,997	127,383	602,260	22,555,097
December	248,790	235,215	507,764	12,186	-122,285	688,601	22,519,153

¹ For July 1940 to December 1950 equals taxes collected; beginning January 1951, equals amounts appropriated (estimated tax collections) and, from May 1951, deposits by States under voluntary coverage agreements. For 1947-51 includes amounts appropriated to meet costs of benefits payable to certain veterans' survivors. Beginning 1952, includes deductions for refund of estimated amount of employee-tax overpayment—\$54 million in December 1956 for 1955 taxes.

² Includes interest transferred from the railroad retirement account under the financial interchange provision of the Railroad Retirement Act, as amended in 1951.

³ Represents net expenditures for administration. Beginning November 1951,

adjusted for reimbursements to trust fund of small amounts for sales of services. Beginning October 1953, includes amounts for expenses of plans and preparations for construction authorized by P.L. 170, 83d Cong., 1st sess.

⁴ Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

⁵ Includes \$50,781 profit to the fund on sale of securities.

⁶ Revised to correspond with *Final Statement of Receipts and Expenditures of the U. S. Government*.

⁷ Includes \$44,306 of unappropriated receipts.

Source: *Monthly Statement of Receipts and Expenditures of the U. S. Government* and unpublished Treasury report.

HABER, WILLIAM. "Why Financial Need in an Expanding Economy?" *Public Welfare*, Chicago, Vol. 15, Jan. 1957, pp. 7-10 ff. \$1.

LOWRY, FERN. "The Caseworker in Short Contact Services." *Social Work*, New York, Vol. 2, Jan. 1957, pp. 36-41. \$1.75.

NATIONAL CONFERENCE OF SOCIAL WORK. *Casework Papers*, 1956. New York: Family Service Association of America, 1956. 156 pp. \$2.

Among the papers presented at the eighty-third annual forum are An Evaluation of Supervision, by Lucille N. Austin; Casework Techniques in the Treatment of Character Disorders, by Jean M. Leach; Meeting the Needs of the Fatherless Family, by Catherine M. Erney; Casework with

Children in a Family Agency, by Alice R. McCabe; and Initial Adjustment of Adopted Children from Other Countries, by Letitia Di Virgilio.

NATIONAL CONFERENCE OF SOCIAL WORK. *Group Work and Community Organization, 1956. Papers Presented at the 83rd Annual Forum of the National Conference of Social Work*. New York: Columbia University Press, 1956. 108 pp. \$2.50.

RICH, MARGARET E. *A Belief in People: A History of Family Social Work*. New York: Family Service Association of America, 1956. 190 pp. \$3.50.

Family social work since 1877.

SMYTH, WILMA. "Increasing the Skills of Caseworkers." *Child Welfare*,

New York, Vol. 36, Jan. 1957, pp. 22-26. 45 cents.

Social Work Year Book, 1957: A Description of Organized Activities in Social Work and in Related Fields, edited by Russell H. Kurtz. (13th issue.) New York: National Association of Social Workers, 1957. 752 pp. \$7.50.

Sixty-eight signed articles, supplemented by reading lists, giving a cross section of social work organization and practice. Includes directories of international organizations and government and voluntary agencies in Canada and the United States, as well as three articles on the development and economic and cultural context of social work in the United States.

Table 4.—Old-age, survivors, and disability insurance: Monthly benefits in current-payment status at the end of the month, by type of benefit and by month, January 1956-January 1957, and monthly benefits awarded, January 1957¹

[Amounts in thousands; data corrected to Mar. 4, 1957]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1956														
January	8,003,915	\$414,660.5	4,497,924	\$278,944.5	1,107,385	\$39,668.0	1,281,915	\$46,782.0	709,569	\$34,585.9	291,850	\$13,425.5	25,272	\$1,263.6
February	8,069,862	419,429.8	4,541,282	282,556.5	1,207,832	40,119.4	1,287,480	47,096.4	715,965	34,932.3	292,003	13,459.1	25,300	1,266.1
March	8,149,733	424,975.4	4,594,991	286,817.7	1,219,883	40,605.2	1,293,384	47,422.3	723,119	35,317.0	292,990	13,542.4	25,366	1,270.8
April	8,235,594	430,675.4	4,649,159	290,968.1	1,233,164	41,141.2	1,301,683	47,859.3	731,146	35,750.0	294,950	13,677.7	25,492	1,279.1
May	8,315,314	435,742.9	4,697,531	294,528.6	1,246,118	41,632.8	1,310,331	48,312.0	739,968	36,224.6	295,771	13,759.0	25,595	1,285.8
June	8,374,453	439,423.8	4,731,942	296,976.4	1,255,018	41,968.4	1,316,728	48,662.0	747,766	36,647.7	297,294	13,875.9	25,703	1,293.3
July	8,451,169	444,620.4	4,781,036	300,776.8	1,268,051	42,477.0	1,320,390	48,912.8	756,213	37,106.2	299,675	14,047.2	25,804	1,300.4
August	8,566,410	452,345.9	4,855,552	306,613.1	1,290,596	43,336.9	1,327,584	49,300.1	764,555	37,561.7	302,199	14,225.8	25,924	1,308.3
September	8,647,776	457,493.9	4,907,729	310,408.4	1,307,228	43,939.9	1,333,003	49,637.4	772,132	37,976.6	301,685	14,217.8	25,999	1,313.8
October	8,701,498	460,942.4	4,941,397	312,833.8	1,315,464	44,250.7	1,337,359	49,930.3	780,034	38,407.0	301,188	14,202.0	26,056	1,318.6
November	9,035,408	477,403.7	5,064,198	319,516.2	1,410,825	47,506.6	1,340,508	50,168.2	891,682	44,615.7	301,522	14,244.4	26,673	1,352.6
December	9,128,121	482,592.9	5,112,430	322,536.8	1,433,507	48,325.6	1,340,995	50,323.7	913,069	45,779.7	301,240	14,262.2	26,880	1,364.8
1957														
January	9,261,391	490,300.8	5,184,797	327,385.5	1,460,641	49,315.0	1,351,665	50,907.4	934,177	46,921.4	302,932	14,389.9	27,149	1,381.6
Monthly benefits awarded in January 1957	189,880	10,180.2	95,383	6,132.0	39,606	1,361.2	21,537	883.5	25,946	1,376.9	6,918	398.6	490	27.9

¹ Persons receiving old-age benefits may also be eligible to receive secondary life or survivor (wife's, husband's, widow's, widower's, or parent's) benefits. If the secondary benefit is the larger, both types of benefit are payable, but the secondary benefit is reduced by the amount of the concurrent old-age benefit. With respect to monthly benefits in current-payment status, from 1940 through 1948, a person receiving both old-age and secondary monthly benefits received 2 checks each month and was represented twice—under old-age benefits and under the appropriate secondary benefit for the reduced benefit. Beginning in 1949, a person whose secondary benefit was reduced to 99 cents or less received only 1 check each month for the combined amount and was represented only once—under old-age benefits. A person whose secondary benefit was reduced to \$1.00 or more continued, until the end of 1954, to receive 2 checks each month and to be represented twice.

Beginning January 1955, a person with a benefit currently awarded, reinstated, or adjusted, who thereafter was receiving both an old-age and a widow's, widower's, or parent's benefit, regardless of the amount of the reduced secondary benefit, received only 1 check each month for the combined amount and was represented only once—under old-age benefits. By December 1955, the bene-

fits for all such cases existing at the end of 1954 had been combined, and all persons receiving both an old-age benefit and a reduced secondary survivor benefit were represented only once—under old-age benefits for the combined amount.

A person receiving both an old-age benefit and a reduced secondary life (wife's or husband's) benefit of \$1.00 or more continued, until Sept. 14, 1956, to be represented twice—under old-age benefits and under the appropriate secondary life benefit. Beginning Sept. 14, 1956, a person with a benefit currently awarded, reinstated, or adjusted, who thereafter was receiving both an old-age and a wife's or husband's benefit, regardless of the amount of the reduced secondary benefit, received only 1 check each month for the combined amount and was represented only once—under old-age benefits for the combined amount. When the benefits for all such cases existing on Sept. 13, 1956, are combined—probably sometime in 1957—all overstatements in the number of beneficiaries due to dual entitlement will have been eliminated from regularly published data on monthly benefits in current-payment status. Although the monthly benefit amount for all types of benefit combined will be properly stated, the monthly amounts of reduced secondary benefits will be reported as old-age benefits since they are combined in the benefit-payment procedures.

"Strengthening Tax-Supported Health and Welfare Services: The Essentials of Effective Inter-Departmental Relations." *Public Welfare*, Chicago, Vol. 15, Jan. 1957, pp. 2-6 f. \$1.

"An official statement on recommended agency practice by the American Public Health Association and the American Public Welfare Association."

Child Welfare

AMERICAN ACADEMY OF PEDIATRICS. COMMITTEE ON ACCIDENT PREVENTION. *Accidental Poisoning in Childhood*. Springfield, Ill.: Charles C. Thomas, Publisher, 1956. 131 pp.

A reference guide; includes recommendations for treatment in cases of poisoning.

BEYRER, J. BENJAMIN, and TEVALD, EDWARD. "Responsibility of Grandparents of Children Receiving Aid to Dependent Children: A Study." *Social Service Review*, Chicago,

Vol. 30, Dec. 1956, pp. 428-435. \$1.75.

BURMEISTER, EVA. "Training for Houseparents." *Child Welfare*, New York, Vol. 36, Jan. 1957, pp. 27-32. 45 cents.

FOOTE, ESTELLE J. *Six Children*. Springfield, Ill.: Charles C. Thomas, Publisher, 1956. 317 pp. \$5.50.

Based on the author's study and examinations of more than 3,600 children while she was psychiatrist in charge of a traveling school clinic in Massachusetts. The children were divided into six groups—the quick-thinking, the slow-thinking, the emotionally maladjusted, and those with a brain injury, of unusual cultural background, and of unusual training.

KAHN, ALFRED J. "First Principles in Planning Community Services to Deal with Children in Trouble." *Social Service Review*, Chicago, Vol. 30, Dec. 1956, pp. 415-427. \$1.75.

LEONARD, CHARLES W. "A Community

Approach to Delinquency." *Federal Probation*, Washington, Vol. 20, Dec. 1956, pp. 10-15. Free.

PERNELL, RUBY B. "Professional and Volunteer Workers in Traditional Youth-Serving Agencies." *Social Work*, New York, Vol. 2, Jan. 1957, pp. 63-67. \$1.75.

REID, JOSEPH H. "Principles, Values, and Assumptions Underlying Adoption Practice." *Social Work*, New York, Vol. 2, Jan. 1957, pp. 22-29. \$1.75.

SIMCOX, BEATRICE R., and KAUFMAN, IRVING. *Casework with Parents of Delinquents: Treatment of Character Disorder in Parents of Delinquents; Handling of Early Contacts with Parents of Delinquents*. (Reprinted from *Social Casework*, Oct. and Nov. 1956.) New York: Family Service Association of America, 1956. 18 pp. 35 cents.

STOTT, D. H. *Unsettled Children and Their Families*. London: University (Continued on page 31)

Table 5.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, January 1957¹

Region and State	Nonfarm placements	Initial claims ²		Weeks of unemployment covered by continued claims		Compensated unemployment				Average weekly insured unemployment under State programs ³	
		Total	Women	Total	Women	All types of unemployment ⁴			Total unemployment		
						Weeks compensated	Benefits paid ⁴	Average weekly number of beneficiaries			
Total	432,573	1,562,490	521,922	8,013,355	2,918,876	6,681,621	\$177,598,137	1,452,526	6,024,284	\$27.73	
Region I:										1,737,362	
Connecticut	7,549	22,838	10,894	120,981	62,189	107,620	3,071,590	23,396	101,332	29.40	
Maine	1,490	7,309	2,103	54,208	23,304	46,339	889,849	10,074	41,970	19.73	
Massachusetts	14,005	66,876	28,584	369,062	170,030	308,552	8,175,116	67,077	240,483	30.13	
New Hampshire	1,425	5,779	2,257	32,169	15,732	27,266	600,450	5,927	23,490	23.80	
Rhode Island	1,325	20,103	10,102	84,159	42,009	74,109	1,885,125	16,111	64,396	27.26	
Vermont	783	2,443	858	11,907	4,907	9,544	211,898	2,075	8,578	23.21	
Region II:										2,593	
New Jersey	9,348	69,060	26,924	478,276	249,673	453,743	13,890,308	98,640	394,729	31.69	
New York	72,473	237,065	107,950	1,124,201	478,910	978,454	28,158,542	212,707	873,211	30.41	
Puerto Rico	2,241	545	163	3,754	937	1,044	24,927	227	1,033	23.99	
Virgin Islands	259	1	0			0	0	0	0	0	
Region III:										0	
Delaware	520	3,878	833	16,107	3,781	17,070	508,444	3,711	16,373	30.35	
District of Columbia	3,222	5,953	1,207	26,988	7,765	20,372	529,838	4,429	19,986	26.14	
Maryland	5,100	19,852	5,876	77,321	27,432	77,275	1,846,894	16,799	68,414	24.78	
North Carolina	9,660	56,403	28,449	197,025	101,425	183,834	3,139,885	39,964	168,859	17.67	
Pennsylvania	22,184	154,199	56,370	810,393	322,811	724,778	19,213,803	157,560	635,320	27.93	
Virginia	4,885	17,865	6,236	64,564	26,387	50,832	1,053,754	11,050	47,650	21.31	
West Virginia	2,034	14,192	2,706	67,981	16,905	50,426	1,013,485	10,962	40,465	21.21	
Region IV:										15,031	
Alabama	7,656	19,813	5,222	103,815	29,229	72,562	1,448,853	15,774	68,928	20.23	
Florida	20,681	16,246	6,369	70,553	29,234	35,961	737,062	7,818	32,216	20.64	
Georgia	8,463	26,713	11,726	140,915	70,751	108,637	2,251,955	28,617	97,281	21.59	
Mississippi	5,532	15,768	4,572	84,710	26,426	65,453	1,261,111	14,229	57,350	20.14	
South Carolina	5,200	17,453	7,853	78,972	36,625	60,480	1,255,752	13,148	54,777	21.34	
Tennessee	6,991	33,437	12,300	236,329	91,890	186,288	3,764,341	40,497	172,635	20.70	
Region V:										50,405	
Kentucky	3,510	23,525	4,444	159,251	42,744	125,823	2,949,841	27,353	115,983	24.24	
Michigan	11,443	65,542	12,734	356,379	79,963	292,518	9,686,093	63,591	281,715	33.70	
Ohio	19,661	59,516	15,181	303,239	94,903	237,770	7,287,579	51,689	219,046	32.03	
Region VI:										69,059	
Illinois	18,579	70,728	22,168	419,539	148,286	323,327	8,859,110	70,288	286,256	28.95	
Indiana	4,362	48,663	16,911	189,151	65,437	160,682	4,137,498	34,931	145,862	26.87	
Minnesota	6,248	24,294	5,555	156,797	32,265	122,805	3,041,152	26,697	117,497	25.15	
Wisconsin	6,452	20,303	6,349	139,068	44,225	111,728	3,310,186	24,289	102,451	34,817	
Region VII:										29,994	
Iowa	5,028	12,895	3,110	65,744	15,685	48,378	1,209,601	10,517	43,440	26.26	
Kansas	5,596	12,614	2,059	58,720	11,555	49,218	1,301,085	10,700	45,639	27.22	
Missouri	6,915	39,129	12,085	179,492	59,190	133,822	2,747,434	29,092	114,902	21.94	
Nebraska	3,250	7,800	2,004	42,990	10,146	35,067	876,624	7,623	33,648	25.51	
North Dakota	1,152	3,764	409	22,274	1,930	18,172	491,564	3,950	17,006	27.42	
South Dakota	767	3,360	527	17,537	2,674	11,645	265,679	2,532	10,924	23.40	
Region VIII:										4,031	
Arkansas	4,670	18,793	4,654	93,630	24,268	55,079	1,057,947	11,974	49,463	19.66	
Louisiana	10,002	16,951	3,318	73,591	16,996	52,513	1,123,003	11,416	47,407	22.28	
Oklahoma	7,527	14,085	3,332	68,497	18,937	57,017	1,309,192	12,395	50,012	24.69	
Texas	37,450	31,752	8,252	151,808	43,953	134,319	2,999,827	29,200	126,908	22.82	
Region IX:										32,660	
Colorado	4,615	8,279	1,431	28,091	6,523	21,135	537,246	4,595	20,010	25.89	
Montana	1,198	8,255	1,414	35,164	5,865	29,303	706,911	6,370	29,303	6,558	
New Mexico	3,111	5,069	519	18,844	1,992	13,306	326,120	2,893	12,663	8,915	
Utah	2,446	7,258	1,963	33,421	8,612	25,523	735,230	5,548	23,993	24.95	
Wyoming	789	3,125	479	12,007	2,181	11,002	318,681	2,392	10,080	7,764	
Region X:										3,125	
Arizona	5,178	7,100	1,263	26,050	5,424	16,932	436,718	3,681	15,949	26.31	
California	34,157	127,748	38,971	606,664	228,717	504,206	14,175,902	109,610	470,684	28.96	
Hawaii	900	2,356	1,087	21,382	12,319	19,783	474,926	4,301	14,102	25.94	
Nevada	1,375	3,727	906	16,391	4,675	16,713	533,869	3,633	15,754	32.53	
Region XI:										3,777	
Alaska	426	2,574	295	23,603	2,462	24,525	866,635	5,332	23,826	35.68	
Idaho	1,716	5,969	818	39,942	6,417	30,099	816,019	6,543	28,948	27.38	
Oregon	3,262	30,279	3,852	169,058	33,379	142,990	4,375,189	31,085	135,281	30.99	
Washington	7,762	43,246	6,268	230,551	48,801	195,582	5,704,694	42,518	186,056	37,498	
										52,155	

¹ Includes, except as otherwise noted, data for the Federal employees' unemployment insurance program, administered by the States as agents of the Federal Government.

² Total excludes transitional claims.

³ Total, part-total, and partial.

⁴ Not adjusted for voided benefit checks and transfers under interstate com-

bined-wage plan.

⁵ Excludes Alaska and Hawaii.

⁶ Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Table 6.—Public assistance in the United States, by month, January 1956–January 1957¹

[Except for general assistance, includes vendor payments for medical care and cases receiving only such payments]

Year and month	Total ²	Old-age assistance	Aid to dependent children			Aid to the blind	Aid to the permanently and totally disabled	General assistance (cases)	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled	General assistance (cases)									
			Recipients		Families																		
			Total ³	Children																			
Number of recipients																							
1956																							
January	2,545,576	605,674	2,205,913	1,670,728	104,947	245,210	331,000	—	—	—	—	—	—	—									
February	2,538,518	608,626	2,220,653	1,682,363	104,772	247,117	336,000	—	—	—	—	—	—	—									
March	2,535,419	613,246	2,240,856	1,694,296	105,083	249,118	336,000	—	—	—	—	—	—	—									
April	2,530,720	615,985	2,253,738	1,708,484	105,229	251,533	322,000	—	—	—	—	—	—	—									
May	2,527,753	617,058	2,258,858	1,713,503	105,469	255,954	303,000	—	—	—	—	—	—	—									
June	2,523,716	613,720	2,250,229	1,707,629	105,796	258,279	290,000	—	—	—	—	—	—	—									
July	2,519,469	607,468	2,221,867	1,691,346	105,990	260,082	288,000	—	—	—	—	—	—	—									
August	2,514,669	606,973	2,248,504	1,692,992	106,445	262,105	297,000	—	—	—	—	—	—	—									
September	2,511,947	606,563	2,228,055	1,696,484	106,609	263,471	281,000	—	—	—	—	—	—	—									
October	2,512,565	605,925	2,226,560	1,697,530	106,820	265,208	282,000	(*)	(*)	(*)	(*)	(*)	(*)	(*)									
November	2,512,459	608,661	2,238,994	1,706,869	107,193	267,639	290,000	(*)	(*)	(*)	(*)	(*)	(*)	(*)									
December	2,514,425	616,190	2,270,642	1,731,736	107,484	269,176	305,000	—	—	—	—	—	—	—									
1957																							
January	2,512,417	623,352	2,298,907	1,753,549	107,531	271,219	334,000	—	—	—	—	—	—	—									
Amount of assistance																							
1956																							
January	\$235,502,000	\$138,276,533	\$53,474,008	\$6,100,996	\$13,784,271	\$18,022,000	+0.6	+0.4	+0.1	+0.2	+0.5	+4.2											
February	235,739,000	137,284,906	54,051,818	6,110,375	13,943,747	18,502,000	+1.1	—.7	+1.1	+2	+1.2	+2.7											
March	237,182,000	137,313,059	54,818,422	6,144,744	14,082,191	18,599,000	+.6	(*)	+1.4	+6	+1.0	+5											
April	236,526,000	137,412,301	55,239,202	6,170,895	14,272,922	17,407,000	—3	+1	+.8	+4	+1.4	—6.4											
May	235,923,000	137,436,276	55,222,938	6,375,783	14,557,834	16,054,000	—3	(*)	(*)	+3.3	+2.0	—7.8											
June	233,775,000	137,005,608	54,785,725	6,392,529	14,649,950	15,070,000	—9	—3	—8	+3	+6	—6.1											
July	234,738,000	138,849,155	54,385,013	6,408,216	14,656,710	15,035,000	+4	+1.2	—7	+2	(*)	—2											
August	236,815,000	139,029,605	54,666,759	6,500,720	14,901,223	16,025,000	+9	+3	+5	+1.4	+1.7	+6.6											
September	235,590,000	138,796,047	54,854,426	6,516,200	14,977,834	14,736,000	—5	—2	+3	+2	+5	—8.0											
October	243,629,000	144,387,281	56,389,879	6,715,577	15,362,558	15,296,000	+3.4	+4.0	+2.8	+3.1	+2.6	+3.8											
November	245,948,000	145,133,252	56,863,539	6,752,514	15,659,665	15,861,000	+1.0	+5	+8	+6	+1.9	+3.3											
December	249,707,000	145,810,238	58,557,924	6,784,376	15,834,615	17,098,000	+1.5	+5	+3.0	+5	+1.1	+8.2											
1957																							
January	251,770,000	145,157,189	59,345,399	6,792,111	15,863,384	18,967,000	+.8	—.4	+1.3	+.1	+.2	+10.9											

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Total exceeds sum of columns because of inclusion of vendor payments for medical care from general assistance funds and from special medical funds; data for such expenditures partly estimated for some States.

³ Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

⁴ Decrease of less than 0.05 percent.

⁵ Increase of less than 0.05 percent.

(Continued from page 29)

of London Press, Ltd., 1956. 240 pp. \$3.

Points out the kind of family situations that are apt to cause such conditions as maladjustment and delinquency.

Health and Medical Care

HOLLIER, NELLIE W., and HARRISON,

ROBERT M. "A Home Care Program in the Community." *Mental Hygiene*, New York, Vol. 40, Oct. 1956, pp. 574-582. \$1.50.

HEALTH INSURANCE FOUNDATION. *An Inventory of Social and Economic Research in Health*, compiled by Frederick R. Strunk. (5th ed.) New York: The Foundation, 1956. 254 pp.

Includes studies relating to health levels, mental health, sociological factors in the field of health, health facilities, health services, personnel, and economic factors.

TEACHERS INSURANCE AND ANNUITY ASSOCIATION. *Group Insurance for Major Medical Expenses*. New York: The Association, 1956. 31 pp.

Table 7.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, January 1957¹

State	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance ²
Total	\$12,722,751	\$2,195,892	\$354,204	\$2,294,884	\$5,645,000
Alabama	1,321	502		262	4
Alaska				(1)	30,025
California	260,352		20,570		100,026
Connecticut	256,688	111,510	6,308	88,040	(3)
District of Columbia	806	851	60	1,173	412
Florida	215,358	110,595	7,608	22,835	(3)
Hawaii	7,765	22,210	182	5,044	(3)
Illinois	1,832,179	279,564	56,355	313,628	555,785
Indiana	471,554	90,558	19,391	(4)	220,752
Iowa				(4)	245,049
Kansas	253,389	51,131	5,620	42,439	39,403
Louisiana	207	5,781	252	2,511	2,319
Maine	46,940	13,431	1,521	4,950	82,835
Massachusetts	2,197,017	118,212	2,481	450,748	99,247
Michigan	199,095		2,878	33,329	103,846
Minnesota	1,467,265	122,912	40,854	12,949	145,704
Montana					175,032
Nebraska					182,782
Nevada	7,867			(1)	71,400
New Hampshire	87,181	12,443	2,790	9,694	(3)
New Jersey		15,999	260		149,154
New Mexico	49,620	36,211	2,039	9,650	5,346
New York	2,287,968	641,526	82,524	880,677	(3)
North Carolina	33,041	15,697		13,992	217,851
North Dakota	166,689	20,556	428	29,578	23,477
Ohio	572,098	14,737	18,400		883,877
Oregon	248,603	18,367	1,821	60,775	72,552
Pennsylvania	213,320	155,414	51,852	71,034	89,736
Rhode Island	77,713	42,516	1,086	19,284	36,972
South Carolina					12,195
South Dakota					101,916
Utah	1,090	1,548	52	421	656
Virgin Islands ⁴	341	127	14	52	128
Virginia					7,555
Washington	1,153,857	155,700	14,093	127,110	154,345
West Virginia	39,218	31,970	2,080	14,948	26,665
Wisconsin	574,369	105,824	12,615	48,761	143,182
Wyoming					42,786

¹ For the special types of public assistance figures in italics represent payments made without Federal participation. States not shown made no vendor payments during the month or did not report such payments.

² In all States except California, Florida, Illinois, Kansas, Louisiana, Massachusetts, Michigan, Minnesota, Nevada, New Jersey, Oregon, Pennsylvania, Utah, the Virgin Islands, Washington, and Wisconsin includes payments made on behalf of recipients of the special types of public assistance.

³ Includes an estimated amount for States making vendor payments for medical care from general assistance funds and from special medical funds and reporting these data semiannually but not on a monthly basis.

⁴ No program for aid to the permanently and totally disabled.

⁵ Data not available.

⁶ Represents data for December. Data for January not available.

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to recipients of old-age assistance (\$3.84), aid to the blind (\$3.61), and aid to the permanently and totally disabled (\$4.09) and to families receiving aid to dependent children (\$7.52) occurred when the assistance agency began meeting 83 percent of need instead of 78 percent.

● Unemployment among workers covered by the State unemployment insurance programs and the program

of unemployment compensation for Federal employees continued to rise in January, as seasonal factors affected the labor market. The number of initial claims, which represent new unemployment, increased 27 percent to 1,562,500—a total one-sixth higher than that in January 1956. Insured unemployment in an average week in January 1957 amounted to 1,737,400. This average was 35 percent greater than that in December and 16 percent higher than that in January 1956.

In an average week, almost 1.5 mil-

lion unemployed persons drew benefit checks—a 54-percent increase from the preceding month. In January 1956, a weekly average of 1.2 million persons received unemployment insurance checks. Total benefits paid in January 1957 amounted to \$177.6 million—\$73.4 million more than in December and \$41.9 million more than the total in January 1956. The average weekly benefit paid for total unemployment was slightly higher in January than in December—\$27.73 in comparison with \$27.43.

Table 8.—Average payments including vendor payments for medical care, average amount of money payments, and average amount of vendor payments for assistance cases, by program and State, January 1957¹

State	Old-age assistance			Aid to dependent children (per family)			Aid to the blind			Aid to the permanently and totally disabled		
	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ²	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ²	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ²	All assistance ²	Money payments to recipients ³	Vendor payments for medical care ²
	\$57.78	\$53.05	\$5.06	\$95.20	\$91.81	\$3.52	\$63.16	\$60.09	\$3.29	\$58.49	\$50.62	\$8.46
Total, 53 States ⁴												
Alabama	39.52	39.51	.01	35.93	35.91	.08	91.97	90.80	1.54	32.07	32.05	.02
California	75.26	74.57	.98	143.83	122.83	21.00	99.60	80.60	19.00	(*)	(*)	(*)
Connecticut	90.46	74.46	16.00	114.08	113.69	.58	64.64	64.41	.23	127.70	87.70	40.00
District of Columbia	56.51	56.24	.27	63.11	58.11	5.00	55.25	52.25	3.00	66.36	65.88	.49
Florida	51.27	48.15	3.12	114.31	106.62	7.69	58.51	56.44	2.07	51.61	51.61	5.00
Hawaii	49.81	44.88	4.93	141.40	111.10	6.09	53.53	16.48	79.35	55.66	3.97	
Illinois	62.31	43.43	20.76	142.42	131.40	11.10	63.99	53.82	10.71	(*)	(*)	30.56
Indiana	52.91	39.65	14.10	97.98	88.11	10.02	78.84	70.32	9.09	75.43	65.58	10.38
Kansas	70.65	63.43	7.60	121.66	111.68	10.61	75.09	73.98	.11	47.14	46.96	.18
Louisiana	63.10	63.10	(*)	76.95	76.68	.28	74.09					
Maine	52.55	48.60	4.00	89.94	86.94	3.00	56.91	53.91	3.00	60.97	55.10	6.00
Massachusetts	83.69	58.99	25.34	135.39	126.96	9.51	104.04	103.01	1.30	107.45	63.32	47.79
Michigan	62.60	61.58	2.85	133.70	118.86	15.07	70.48	69.97	1.62	82.17	80.76	12.17
Minnesota	75.01	46.44	20.29	118.86	89.82	56.15	34.62	34.62		(*)	(*)	8.67
Nevada	65.81	64.03	3.00	140.07	126.52	13.69	58.32	51.20	87.17	56.69	30.48	
New Hampshire	65.45	50.14	15.37	135.65	133.35	2.30	75.44	75.73	.28			
New Jersey	52.60	47.27	5.33	93.44	87.72	5.72	56.27	51.02	5.26	54.67	49.24	5.43
New Mexico	87.56	67.20	24.32	144.78	134.99	11.43	93.48	77.85	10.09	89.90	70.77	22.33
North Carolina	34.83	34.19	.64	67.64	66.87	.78				39.44	38.44	1.00
North Dakota	77.52	57.96	20.91	131.45	120.00	12.40	62.63	59.40	3.75	89.23	62.11	29.34
Ohio	63.89	57.95	5.94	95.11	94.30	.81	61.62	56.82	4.80			
Oregon	75.71	61.80	13.84	138.81	133.65	5.16	80.37	74.74	5.64	88.89	73.73	15.18
Pennsylvania	50.46	46.34	4.12	115.07	109.87	5.20	62.54	59.56	2.98	59.31	53.82	5.49
Rhode Island	68.34	59.71	10.07	118.65	106.65	12.00	74.99	69.42	7.49	78.48	60.27	11.63
Utah	61.06	60.95	.11	113.89	113.34	.64	67.31	67.17	.14	67.24	67.01	.23
Virgin Islands ⁷	18.62	18.13	.51	33.81	33.43	.51	(*)	(*)	(*)	19.56	19.07	.50
Washington	86.91	66.50	20.62	130.20	113.50	16.77	102.55	84.80	17.75	102.86	79.16	24.05
West Virginia	31.93	30.21	1.72	85.31	83.52	1.79	36.34	34.56	1.78	35.33	33.04	1.78
Wisconsin	67.64	53.65	14.10	149.33	135.87	13.65	72.87	61.29	11.64	107.17	67.00	40.39

¹ Averages for general assistance not computed because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation. States not shown made no vendor payments during the month or did not report such payments.

² Averages based on cases receiving money payments, vendor payments for medical care, or both.

³ Averages based on number of cases receiving payments. See tables 9-12

for average money payments for States not making vendor payments.

⁴ For aid to the permanently and totally disabled represents data for the 46 States with programs in operation.

⁵ No program for aid to the permanently and totally disabled.

⁶ Less than 1 cent.

⁷ Represents data for December. Data for January not available.

⁸ Average payment not computed on base of less than 50 recipients.

Table 9.—Old-age assistance: Recipients and payments to recipients, by State, January 1957¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	December 1956 in—		January 1956 in—	
				Number	Amount	Number	Amount
Total ²	2,512,417	\$145,157,189	\$57.78	-0.1	-0.4	-1.3	+5.0
Ala.	103,196	4,078,569	39.52	+.5	+.8	+7.1	+31.2
Alaska	1,617	3,93,988	58.12	-.2	-.4	-2.6	-13.0
Ariz.	14,076	738,859	52.49	-.2	-5.9	+.3	-5.6
Ark.	55,338	1,989,438	35.95	-.1	-.1	+1.1	+9.9
Calif.	265,050	19,948,039	75.26	-.1	-.2	-1.7	+2.6
Colo.	52,614	4,376,246	83.18	-.2	-12.9	-1.0	-17.0
Conn.	16,043	1,451,176	90.46	-.3	-.5	-3.8	+2
Del.	1,607	79,101	49.22	+.2	+.1	-.4	+11.9
D. C.	2,980	168,391	56.51	-.1	+7.1	-2.7	+2.5
Fla.	60,025	3,538,908	51.27	-.3	+.2	-2	+9.4
Ga.	98,205	4,184,583	42.61	-.1	-.1	-.1	+11.8
Hawaii	1,575	78,456	49.81	0	-3.7	-8.7	-4.4
Idaho	8,330	502,576	60.33	+.2	-.1	-2.8	+6.1
Ill.	88,266	5,499,843	62.31	-.4	-.2	-4.6	-1.6
Ind.	33,439	1,769,120	52.91	-.5	-1.8	-5.6	+.4
Iowa	39,312	2,674,629	68.04	-.1	-.1	-2.3	+10.0
Kans.	32,948	2,327,681	70.65	-.1	+.3	-2.4	+5.2
Ky.	58,461	2,257,997	38.62	+.1	(4)	+6.6	+15.5
La.	123,498	7,793,092	63.10	+.3	+.1	+2.4	+19.6
Maine	11,735	616,708	52.55	-.3	-.1	-5.2	-1.2
Md.	10,060	505,515	50.25	-.1	+1.0	-3.1	+6.0
Mass.	86,706	7,256,097	83.69	+.3	-.3	-.5	+3.7
Mich.	69,805	4,370,091	62.60	-.3	+.1	-3.8	+6.5
Minn.	50,095	3,757,762	75.01	-.3	+2.0	-2.7	+3.5
Miss.	77,073	2,217,791	28.78	+2.5	+2.4	+8.9	+10.2
Mo.	127,662	6,978,622	54.66	-.2	-.3	-2.6	+7.2
Mont.	8,443	519,946	61.58	-.5	+.6	-4.8	+.8
Nebr.	17,197	3,908,587	52.83	-.3	-.4	-2.2	-1.1
Nev.	2,547	167,614	65.81	-.2	+.8	-2.5	+11.6
N. H.	5,671	371,147	65.45	-.9	-2.0	-7.3	-2.3
N. J.	19,504	1,544,892	79.21	-.3	+.3	-2.3	+6.8
N. Mex.	9,309	489,672	52.60	+.4	+.3	-10.4	+1.1
N. Y.	94,075	8,236,924	87.56	-.3	+1.0	-4.5	+1.8
N. C.	51,626	1,798,114	34.83	-.1	+.2	+3.3	+9.4
N. Dak.	7,972	617,982	77.52	+.2	+3.4	-1.5	+9.1
Ohio	96,289	6,151,849	63.89	-.3	-.2	-3.7	+5.6
Oklahoma	94,664	6,323,632	66.80	(4)	+.2	-.4	+3.5
Oreg.	17,956	1,359,468	75.71	-.9	+1.9	-5.1	+9.4
Pa.	51,792	2,613,490	50.46	-.2	-.6	-4.8	+3.9
P. R.	42,568	339,674	7.98	-.5	(4)	-2.3	-1.5
R. I.	7,719	527,501	68.34	-.4	+2.9	-3.9	+7.1
S. C.	37,399	1,379,979	36.90	-.5	-.4	-12.7	-1.1
S. Dak.	10,187	476,810	46.81	-.6	-.7	-3.2	+.8
Tenn.	59,305	2,058,870	34.72	-.5	(4)	-5.9	-5.0
Tex.	223,673	10,008,785	44.75	-.2	-.4	+4	+7.9
Utah	9,189	561,111	61.06	(4)	-.2	-2.1	-.6
Vt.	6,601	330,070	50.00	-.3	-.3	-2.9	-.8
V. I.	668	12,437	18.62				
Va.	16,293	538,297	33.04	-.4	+1.4	-4.1	+3.4
Wash.	55,947	4,862,490	86.91	-.1	-.3	-2.8	+2.6
W. Va.	22,740	726,153	31.93	-.3	-.4	-2.8	+11.6
Wis.	40,486	2,738,319	67.64	-.5	-3.1	-4.3	+4.4
Wyo.	3,881	240,098	61.86	-.1	-.2	-1.6	+3.2

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Includes 4,296 recipients aged 60-64 in Colorado and payments of \$390,763 to these recipients. Such payments are made without Federal participation.

³ In addition, supplemental payments of \$14,230 from general assistance funds were made to 57 recipients in Alaska and \$125,760 to some recipients in Nebraska.

⁴ Increase of less than 0.05 percent.

⁵ Excludes vendor payments of \$26,481 made in January for medical services provided before the pooled fund plan began in July.

⁶ Decrease of less than 0.05 percent.

⁷ Represents data for December exclusive of Christmas grants. Data for January not available.

Table 10.—Aid to the blind: Recipients and payments to recipients, by State, January 1957¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	December 1956 in—		January 1956 in—	
				Number	Amount	Number	Amount
Total ²	107,531	\$6,792,111	\$63.16	(4)	+0.1	+2.5	+11.3
Ala.	1,684	56,310	33.44	-0.6	-.6	+1.1	+2.7
Alaska	80	5,750	71.88	(4)	(4)	(4)	(4)
Ariz.	796	51,635	64.87	+.3	+.7	+5.2	+6.2
Ark.	2,044	85,777	41.97	-.2	-.1	+1.3	+7.4
Calif.	13,318	1,224,806	91.97	-.3	-.2	+2.3	+6.1
Colo.	325	21,472	66.07	+.6	+.8	+1.2	+3
Conn.	332	33,066	99.60	+1.5	-.6	-1.5	+4.2
Del.	231	15,808	68.43	+1.8	+2.0	+6.5	+16.3
D. C.	266	17,194	64.64	-.7	+5.1	+3.9	+10.4
Fla.	2,566	141,766	55.25	+.2	+.7	-5.8	+5.0
Ga.	3,487	166,620	47.78	-.1	-.3	+2.0	+12.7
Hawaii	88	5,149	58.51	(4)	(4)	-16.2	-13.3
Idaho	189	12,923	68.38	+1.1	+.4	+2.2	+11.8
Ill.	3,419	236,212	69.09	-.6	-.3	-1.6	+1.5
Ind.	1,811	115,886	63.99	-.1	-2.1	+1.2	+3.2
Iowa	1,501	123,132	82.03	+.3	(4)	+2.5	+13.9
Kans.	618	48,725	78.84	-.3	-.2	-1.1	+9.3
Ky.	3,223	128,532	39.88	+.6	+.8	+5.0	+13.1
La.	2,226	164,932	74.09	+1.4	+1.1	+8.9	+60.1
Maine	507	28,854	56.91	-.8	-.7	-5.4	+.3
Md.	469	26,228	55.92	+.9	+2.0	-2.7	+3.1
Mass.	1,908	198,510	104.04	+.3	+.7	+4.2	+5.5
Mich.	1,776	125,178	70.48	-.2	+.8	-.9	+9.5
Minn.	1,180	105,983	89.82	+.2	+7.0	-3.4	+0.6
Miss.	4,279	165,702	38.72	+2.6	+2.4	+14.4	+27.3
Mo.	5,065	303,900	60.00	+.1	+.1	+12.4	+12.4
Mont.	428	29,478	68.87	+1.4	+2.9	-3.2	+2.8
Nebr.	884	57,776	65.36	+.3	+2.2	+4.4	+11.2
Nev.	119	9,541	80.18	-.8	+.2	+4.4	+10.8
N. H.	249	17,311	69.52	-1.6	-1.5	-7.4	-4.8
N. J.	943	71,140	75.44	+.3	-1.5	+3.1	+12.1
N. Mex.	388	21,834	56.27	-.3	+.2	-3.5	+13.0
N. Y.	4,322	404,025	93.48	0	+1.0	-.6	+3.8
N. C.	4,876	218,823	44.88	-.5	-.4	+3	+10.0
N. Dak.	114	7,140	62.63	-.9	-2.2	-2.6	+10.3
Ohio	3,831	236,075	61.62	+.1	-3.0	+2.1	+11.0
Oklahoma	1,969	159,117	80.81	+.6	+.5	-1.8	+2.5
Oreg.	323	25,961	80.37	-.3	+2.9	-1.8	+5.2
Pa.	17,401	1,088,186	62.54	-.2	-.2	+4.9	+28.8
P. R.	1,723	13,711	7.96	+.5	+1.2	+7.2	+8.4
R. I.	145	10,874	74.99	-3.3	-2.2	-13.7	-0.5
S. C.	1,772	73,992	41.76	-.4	-.2	-4	+9.9
S. Dak.	198	9,377	47.36	0	-.1	-2.9	+3.7
Tenn.	3,070	124,189	40.45	-.2	+2	-4.0	-4.4
Tex.	6,614	322,842	48.81	(4)	(4)	-1.4	+9.5
Utah	221	14,876	67.31	-.9	-.9	-4.7	-5.7
Vt.	133	6,994	52.59	-2.2	-3.2	-7.0	-6
V. I.	28	564	(4)	(4)	(4)	(4)	(4)
Va.	1,283	51,207	39.91	-.2	+2.3	-2.1	+4.9
Wash.	794	81,426	102.55	+.8	+.7	+3.7	+16.4
W. Va.	1,167	42,413	36.34	-.6	-.4	+7	+14.4
Wis.	1,084	78,995	72.87	-.3	-.7	-2.6	+4.7
Wyo.	64	4,194	65.53	(4)	(4)	(4)	(4)

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Data include recipients of payments made without Federal participation and payments to these recipients as follows: California, \$32,468 to 350 recipients; Missouri, \$37,790 to 618 recipients; Pennsylvania, \$623,385 to 9,895 recipients; and Washington, \$120 to 2 recipients.

³ Increase of less than 0.05 percent.

⁴ Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

⁵ In addition, supplemental payments of \$7,849 were made to some recipients from general assistance funds.

⁶ Decrease of less than 0.05 percent.

⁷ Represents data for December exclusive of Christmas grants. Data for January not available.

Table 11.—*Aid to dependent children: Recipients and payments to recipients, by State, January 1957*¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients		Percentage change from—				
		Total ²	Children	Total amount	Average per—		December 1956 in—		January 1956 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total	623,352	2,298,907	1,753,549	\$59,345,399	\$95.20	\$25.81	+1.2	+1.3	+2.9	+11.0
Alabama	20,238	78,935	60,910	727,169	35.93	9.21	+.5	+.9	+5.5	-7.6
Alaska	1,385	4,800	3,538	140,081	101.14	29.18	+2.4	+1.9	+1.9	+1.8
Arizona	5,072	19,522	14,971	493,708	97.34	25.29	+1.1	+1.2	+10.0	+18.7
Arkansas	8,134	30,959	24,150	458,928	56.42	14.82	+4.5	+5.1	+8.5	+10.4
California	50,851	178,564	138,064	6,880,485	135.31	38.53	+1.3	+1.6	-3.4	+4.7
Colorado	5,977	22,982	17,777	679,057	113.61	29.55	+.9	+1.7	+2.9	+6.7
Connecticut	5,310	17,209	12,853	763,748	143.83	44.38	+.6	+2.2	-3	+7.8
Delaware	1,314	6,039	3,851	114,185	86.90	22.66	+4.5	+3.7	+14.0	+18.6
District of Columbia	2,221	9,474	7,385	253,363	114.08	26.74	+.8	+7.9	+8.3	+13.0
Florida	22,119	79,100	60,636	1,395,944	63.11	17.65	+.1	+.3	+3.7	+19.1
Georgia	14,777	54,410	41,628	1,218,702	82.47	22.40	+.6	+.5	-.6	+8.3
Hawaii	2,890	11,025	8,831	330,353	114.31	29.96	+1.8	+3	-11.2	+15.0
Idaho	1,731	6,310	4,655	239,616	138.43	37.97	+1.6	+1.7	-5.5	+1.4
Illinois	25,184	100,246	76,423	3,586,758	142.42	35.78	+.9	+8	+14.7	+21.1
Indiana	9,035	32,072	23,904	885,205	97.98	27.60	+.8	+7	+4.0	+12.0
Iowa	7,233	26,117	19,468	856,734	118.45	32.80	+1.0	+7	+9.2	+18.0
Kansas	4,821	16,642	13,647	586,536	121.66	33.25	+1.1	+1.9	+5.8	+14.8
Kentucky	18,848	68,465	51,524	1,346,963	71.46	19.67	+2	+3	+.7	+13.0
Louisiana	20,670	81,745	62,652	1,590,655	76.95	19.46	+1.2	+4	+8.0	+15.1
Maine	4,477	15,454	11,214	402,669	89.94	26.06	+.7	+.9	+.8	+6.8
Maryland	6,634	27,392	21,334	667,500	100.62	24.37	+2.4	+4.2	+6.0	+10.0
Massachusetts	12,434	42,155	31,102	1,683,444	135.39	39.93	-.4	-1.0	-1.9	+2.5
Michigan	19,676	69,551	51,128	2,545,723	129.38	36.60	+.9	+1.8	+4.0	+17.5
Minnesota	8,157	27,698	21,322	1,040,552	133.70	39.37	+1.1	+2.0	+2.4	+9.0
Mississippi	12,548	46,918	36,712	351,335	28.00	7.49	+2.3	+2.6	+7.1	+8.5
Missouri	20,226	73,236	54,837	1,640,018	81.08	22.39	+1.2	+2.5	-1.5	+17.3
Montana	2,171	7,822	6,032	249,199	114.79	31.86	+5.6	+6.9	+3.7	+11.1
Nebraska	2,769	10,203	7,683	274,394	99.09	26.89	-.1	+2	+5.6	+6.1
Nevada	573	1,962	1,498	53,702	93.72	27.37	+2.9	+1.9	+69.0	+79.5
New Hampshire	909	3,449	2,612	127,325	140.07	36.92	-1.0	+.3	-10.8	-5.5
New Jersey	6,969	23,116	17,510	945,347	135.65	40.90	+1.6	+7.6	+10.5	+23.8
New Mexico	6,329	23,389	17,784	591,388	93.44	25.28	+1.7	+1.9	+5.1	+25.4
New York	56,143	210,408	156,538	8,128,221	144.78	38.63	+2.4	+7	+3.7	+6.8
North Carolina	20,229	78,487	60,259	1,368,383	67.64	17.43	+1.9	+2.6	+4.3	+13.4
North Dakota	1,658	6,108	4,703	217,951	131.45	35.68	+1.7	+1.9	+7.0	+16.6
Ohio	18,142	69,362	52,779	1,725,507	95.11	24.88	+1.6	-.1	+10.3	+14.9
Oklahoma	15,833	53,532	40,743	1,335,770	84.37	24.95	+8	+1.1	+1.8	+9.6
Oregon	3,559	13,002	9,839	494,028	138.81	38.00	+2.5	+2.5	+1.2	+15.4
Pennsylvania	29,883	115,646	87,875	3,438,720	115.07	29.73	+2.5	+2.4	+2.0	+11.2
Puerto Rico	41,435	141,514	113,929	526,615	12.71	3.72	(*)	+.7	+.5	+22.4
Rhode Island	3,543	12,434	9,239	420,362	118.65	33.81	+1.6	+3.0	+3.9	+7.2
South Carolina	8,109	31,430	24,533	447,837	55.23	14.25	+5	+4	-.9	+15.1
South Dakota	2,806	9,448	7,220	236,792	84.39	25.06	+8	+7	+1.1	+3.9
Tennessee	19,124	69,148	51,743	1,208,439	63.19	17.48	-.1	+3	-3.1	+1.6
Texas	22,608	92,198	69,869	1,598,801	70.72	17.34	+1.2	+1.5	+8.2	+30.5
Utah	2,856	9,997	7,424	325,261	113.89	32.54	+1.7	+1.3	-2.4	-1.0
Vermont	1,056	3,633	2,731	94,337	89.33	25.97	+.3	+1.0	-3.1	+7.7
Virgin Islands ⁵	249	911	757	8,418	33.81	9.24				
Virginia	8,862	34,916	27,189	625,609	70.59	17.92	+6	+9	-.6	+5.9
Washington	9,282	32,347	23,981	1,208,538	130.20	37.36	+2.5	+2.3	+4.1	+12.7
West Virginia	17,857	67,494	52,265	1,523,345	85.31	22.57	+.1	+2	+1.4	+17.4
Wisconsin	7,812	27,696	20,592	1,166,585	149.33	42.12	(*)	-3	-3.2	+1.2
Wyoming	624	2,235	1,706	75,094	120.34	33.60	+1.5	+.9	+3.5	+13.0

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

³ In addition, supplemental payments of \$177,049 were made from general assistance funds to 4,783 families.

⁴ Increase of less than 0.05 percent.

⁵ Represents data for December exclusive of Christmas grants. Data for January not available.

Table 12.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, January 1957¹

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	December 1956 in—		January 1956 in—	
				Number	Amount	Number	Amount
Total	271,219	\$15,863,384	\$58.49	+0.8	+0.2	+10.6	+15.1
Ala.	12,299	394,387	32.07	+.8	+1.1	+9.4	+4.0
Ark.	6,389	203,616	31.87	+1.8	+1.7	+23.3	+24.7
Colo.	5,247	311,504	59.37	+.5	+5	+4.4	+7.4
Conn.	2,201	281,064	127.70	+1.4	+2.8	+5.2	+18.1
Del.	370	22,700	61.35	+.3	+1.2	+13.5	+26.9
D. C.	2,404	159,538	60.36	(2)	+6.6	+6.4	+15.5
Fla.	4,567	258,531	56.61	+5.4	+6.0	+43.6	+560.1
Ga.	13,075	611,609	46.78	+.7	+8	+16.3	+29.6
Hawaii	1,272	75,849	59.63	+.5	+1.1	-1.6	-3.3
Idaho	925	61,125	66.08	+.7	+5	+4.0	+10.9
Ill.	10,263	814,418	79.35	+1.8	+1.8	+61.3	+59.4
Kans.	4,090	308,505	75.43	+.7	+1.1	+12.3	+21.4
Ky.	1,687	50,628	30.01	+62.4	+62.5		
La.	14,261	672,212	47.14	-.1	-.3	+5.7	+12.0
Maine	825	50,297	60.97	+4.2	+4.0	+80.9	+90.0
Md.	5,018	291,459	58.08	-.6	+3	+8	+7.1
Mass.	10,269	1,103,424	107.45	-4.0	-4.8	-2.8	+4.6
Mich.	2,739	225,058	82.17	+1.0	+1.9	+13.4	+26.7
Minn.	1,493	86,650	58.04	+2.3	+2.2	+39.5	+41.3
Miss.	4,110	101,206	24.62	+2.1	+2.1	+22.3	+22.8
Mo.	13,942	795,674	57.07	+1.0	+.9	+5.9	+16.0
Mont.	1,473	101,955	69.22	-.6	+6	+1.9	+9.3
Nebr.	1,244	36,930	56.21	+1.3	+1.0	+80.8	+84.9
N. H.	318	27,720	87.17	+1.3	(2)	+17.3	+36.4
N. J.	4,460	401,229	89.96	+1.0	+3	+20.0	+28.1
N. Mex.	1,778	97,201	54.67	+.9	+7	+1.8	+27.6
N. Y.	39,448	3,546,355	89.90	(1)	-1.6	-1.9	+1.2
N. C.	13,992	551,859	39.44	+.9	+1.2	+15.3	+20.1
N. Dak.	1,008	89,947	89.23	+2.2	+9.6	+11.9	+15.5
Ohio	8,991	3,476,135	52.96	+1.2	-.2	+18.0	+24.1
Okla.	7,102	419,554	59.08	+.9	+1.0	+13.4	+14.7
Oreg.	3,349	297,701	88.89	-1.2	+1.1	+5.0	+23.9
Pa.	12,933	767,045	59.31	+.7	+1	-1.7	+7.2
P. R.	20,614	178,799	8.67	+.2	+7	+7.2	+7.2
R. I.	1,658	130,122	78.48	+.4	+2	+9.2	+11.3
S. C.	7,863	274,265	34.88	+.5	+4	-1.5	+8.1
S. Dak.	859	41,300	48.08	+2.1	+1.8	+13.3	+18.0
Tenn.	3,421	134,243	39.24	+4.4	+4.6	+87.9	+88.0
Utah	1,832	123,190	67.24	+1.8	+1.7	+8	+3.9
Vt.	575	28,979	50.40	+1.2	+1.6	+13.4	+12.6
V. I. ⁵	105	2,054	19.56				
Va.	5,331	219,271	41.13	+.4	+1.9	+13.0	+16.9
Wash.	5,286	543,720	102.86	+.7	+6	-8	+4.6
W. Va.	8,376	295,913	35.33	-.6	-6	-2.1	+10.6
Wis.	1,232	132,037	107.17	+.2	+3	+5.6	+24.6
Wyo.	525	33,407	63.63	(1)	-.5	+12.9	+18.7

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Increase of less than 0.05 percent.

³ In addition, supplemental payments of \$12,441 from general assistance funds were made to some recipients in Nebraska and \$51,553 to 2,081 recipients in Ohio.

⁴ Decrease of less than 0.05 percent.

⁵ Represents data for December exclusive of Christmas grants. Data for January not available.

Table 13.—General assistance: Cases and payments to cases, by State, January 1957¹

[Excludes vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	December 1956 in—		January 1956 in—	
				Number	Amount	Number	Amount
Total	334,000	\$18,967,000	\$56.85	+9.5	+10.9	+0.8	+5.2
Ala.	84	1,116	13.29	(2)	(2)	-41.7	-67.5
Alaska	194	11,667	60.14	+16.2	+17.7	-21.1	-12.2
Ariz.	2,119	90,375	42.65	+4.0	+2.5	+20.3	+16.5
Ark.	472	6,557	13.89	+53.2	+51.6	+13.5	+10.4
Calif.	32,643	1,662,275	50.92	+11.9	+9.7	-2.8	+4
Colo.	2,164	95,731	44.24	+14.5	+10.5	-27.6	-3.5
Conn.	3,464	204,145	58.93	+21.6	+23.0	+21.7	+18.1
Del.	1,349	78,391	58.11	+23.1	+20.3	+16.8	+21.4
D. C.	611	40,652	66.53	+2.3	+10.0	+6.6	+13.4
Fla.	5,200	90,000					
Ga.	2,445	54,133	22.14	-4.6	+5.6	+4.4	+7.4
Hawaii	1,546	96,837	62.64	+2.2	+3.1	-25.5	-12.7
Idaho	44	2,328	52.91	(2)	(2)	(2)	(2)
Ill.	32,962	2,373,871	72.02	+8.3	+6.7	-9.2	-6.7
Ind.	15,259	602,561	39.49	+13.1	+29.9	+19.7	+16.9
Iowa	4,811	178,000	37.00	+13.6	+18.1	+4.1	+6.7
Kans.	2,296	126,689	55.18	+13.6	+11.6	+1.3	+3.8
Ky.	3,019	109,563	36.29	+1.4	+15.8	-3.9	+19.0
La.	9,175	390,307	42.54	+3.4	+2.0	+19.7	+24.1
Maine	3,266	138,043	42.27	(2)	(2)	(2)	(2)
Md.	2,400	134,712	56.13	+12.6	+14.2	+34.7	+40.6
Mass.	10,186	611,804	60.06	+6.2	+4.1	-16.2	-8.4
Mich.	21,870	1,752,847	80.15	+10.0	+11.5	+26.6	+53.3
Minn.	7,198	451,064	62.67	+12.7	+18.0	-4.7	-2.1
Miss.	884	12,399	14.03	-2.3	+7	-2.5	+3.0
Mo.	7,144	351,186	49.16	+3.5	+3.6	+13.5	+37.2
Mont.	1,059	41,089	38.80	-8.1	9.6	-13.3	-11.1
Nebr.	1,668	63,448	38.04	+19.9	+15.9	-5.0	-5.6
Nev. ¹⁰	330	10,900					
N. H.	1,064	51,983	48.86	+9.2	+9.4	-8.4	-10.5
N. J. ⁸	8,382	695,379	82.96	+19.8	+16.5	-9	+6.0
N. Mex.	378	11,208	29.65	+6.2	+8.4	-5.3	+10.5
N. Y. ¹¹	28,076	2,324,915	82.81	+12.4	+14.2	-3.7	-3.6
N. C.	3,045	65,310	21.45	+13.3	+7	+7.8	+14.1
N. Dak.	698	38,879	55.70	+31.5	+51.0	-10.2	-7
Ohio ¹²	30,412	1,662,473	54.67	+9.9	+11.6	-2.7	+3.1
Okla.	8,127	131,210	16.14	+5.5	+5.3	+4.7	-6.9
Oreg.	10,600	404,062	67.62	+6.2	+6.1	-4.3	-6.7
Pa.	23,832	1,611,402	67.62	+6.2	+6.1	-4.3	-7.2
P. R.	866	10,165	11.74	+.2	+10.6	-9	+2.4
R. I.	3,812	264,697	69.44	+15.6	+12.9	+1.8	-5.7
S. C.	1,709	39,464	23.09	-2.1	-1.7	-10.4	-6.4
S. Dak.	1,176	41,054	34.91	+16.6	+9.8	-4.8	-24.4
Tenn.	2,295	40,846	17.80	+15.9	+10.6	-19.2	-22.2
Tex. ¹³	8,900	226,000					
Utah	2,012	133,691	66.45	+17.0	+19.5	+11.0	+12.2
Vt. ¹⁴	1,200	60,000					
V. I. ¹⁴	128	2,381	18.60				
Va.	1,792	62,479	34.87	+5.9	+5.8	-18.3	-15.1
Wash.	14,128	965,925	68.37	+12.5	+12.3	+5.2	+14.7
W. Va.	2,653	89,591	33.77	-1.6	-1.0	+14.6	+33.2
Wis.	8,060	609,963	75.68	+10.0	+15.2	-2	+5.2
Wyo.	454	25,873	56.99	+27.9	+37.6	+5.6	+7.4

¹ For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

² Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey an estimated number of cases receiving medical care, hospitalization, and burial only and payments for these services.

³ Percentage change not computed on base of less than 100 cases.

⁴ State program only; excludes program administered by local officials.

⁵ About 15 percent of this total is estimated.

⁶ Partly estimated.

⁷ Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments.

⁸ Includes an unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

⁹ Not computed; data not comparable.

¹⁰ Estimated.

¹¹ Includes cases receiving medical care only.

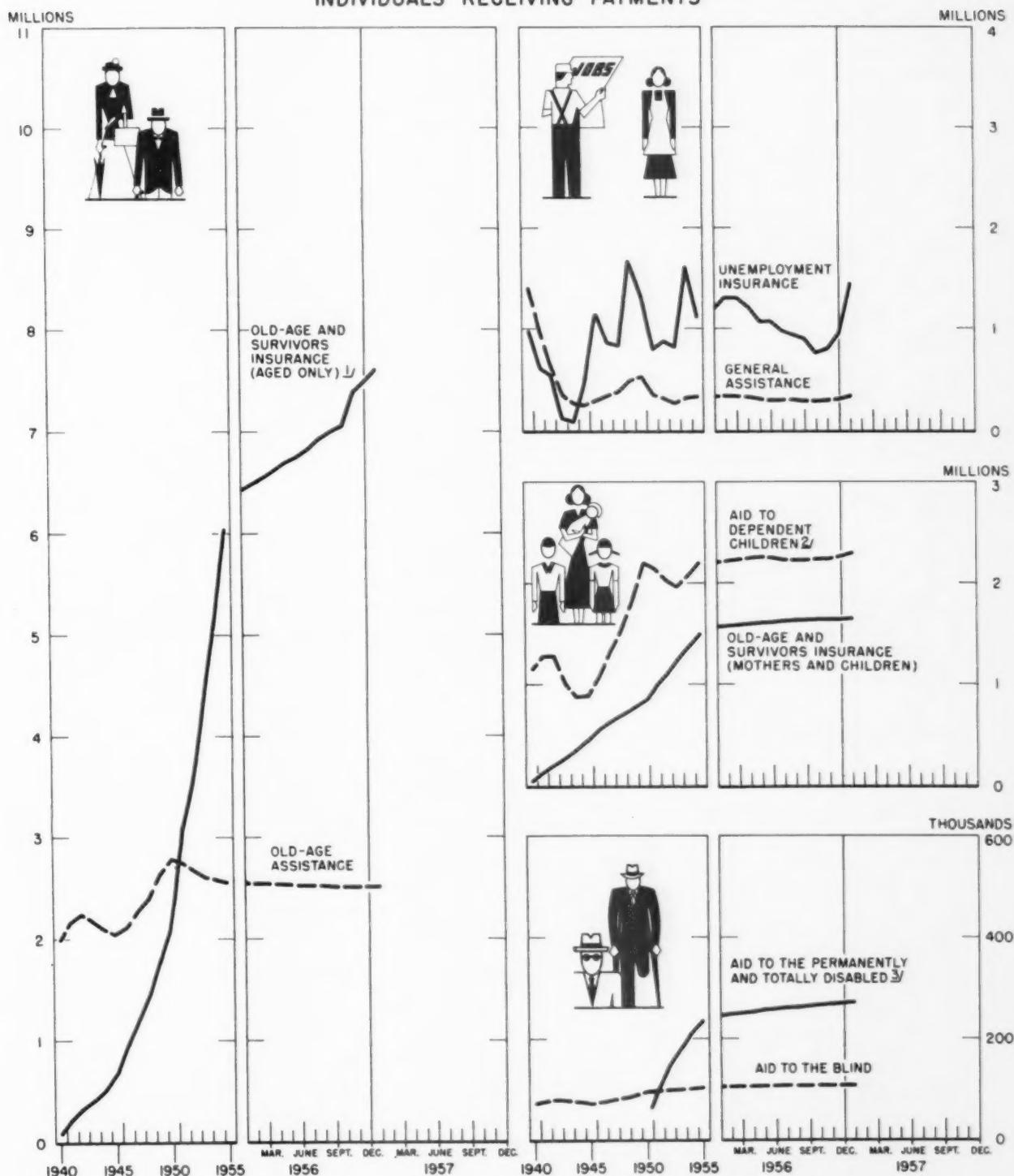
¹² Includes 7,306 cases and payments of \$240,479 representing supplementation of other assistance programs.

¹³ Estimated on basis of reports from sample of local jurisdictions.

¹⁴ Represents data for December exclusive of Christmas grants. January data not available.

Social Security Operations*

INDIVIDUALS RECEIVING PAYMENTS



* Old-age and survivors insurance: beneficiaries receiving monthly benefits (current-payment status); annual data represent average monthly number. Public assistance: monthly number of recipients under all State programs; annual data, average monthly number. Unemployment insurance: average weekly number of beneficiaries for the month under all State laws; annual data, average weekly number for the year.

¹ Receiving old-age, wife's or husband's, widow's or widower's, or parent's benefit. Beginning September 1950 includes a small proportion of younger wife beneficiaries with child beneficiaries in their care.

² Children plus 1 adult per family when adults are included in assistance group; before October 1950 partly estimated.

³ Program initiated October 1950.

NOTE: Data for payments and data for individuals receiving payments appear in alternate months.

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to the Social Security Bulletin—a statistical
summary of social security operations in 1955.*

The SUPPLEMENT, formerly issued as part of the September issue of the BULLETIN, gives data on the operation of the old-age and survivors insurance and public assistance programs, the maternal and child health and child welfare services, and the Federal credit unions; some detail on other social insurance and related programs is also presented.

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